1/25/85 S4500-2(u)A

EIGHTEENTH BIENNIAL REPORT
of the
DIVISION OF FINANCE
of the
DEPARTMENT OF CONSUMER AFFAIRS, REGULATION AND LICENSING

STATE OF MISSOURI

COVERING PERIOD
JULY 1, 1980 THROUGH JUNE 30, 1982

MDCCCXX

KENNETH W. LITTLEFIELD
Director of Finance

State of Missouri — Christopher S. Bond, Governor

Department of Consumer Affairs, Regulation and Licensing — J.H. Frappier, Director

Division of Finance
515 East High Street
P.O. Box 716
Jefferson City, Missouri 65102-0716
Telephone 314/751-3242

Kenneth W. Littlefield
Commissioner

November 22, 1982

The Honorable Christopher S. Bond
Governor of Missouri
State Capitol Building
Jefferson City, Missouri 65101

Dear Governor Bond:

In accordance with Section 361.140 RSMo, I submit the attached report covering the operation of the Division of Finance during the period from July 1, 1980 to June 30, 1982. The report includes listings and summaries of financial statements of all banks, trust companies and consumer credit lenders supervised by this Division.

The past two years have been a time of considerable challenge and adjustments for financial institutions in Missouri as well as the Division of Finance. The nation's economy and the banking industry are undergoing dramatic changes as a result of deregulation of the prices banks pay for deposits, new competition in the marketplace and technology which has and will affect the fundamental structure of the banking system.

The development of Electronic Funds Transfer (EFT) systems has been a major accomplishment of technology in recent years. Through EFT systems and deployment of remote Automated Teller Machines (ATM's) bank customers can enjoy convenient banking services in the locations they most frequently visit, such as shopping centers, office complexes and highly-traveled streets and intersections. Unfortunately, the citizens of Missouri have been deprived of the availability of these convenient banking services because of archaic laws which restrict their use to bank premises only. Of the eight states which border Missouri, six have laws allowing unrestricted use of ATM's while one other, Arkansas, allows county-wide deployment. The Division of Finance will continue to work for the passage of prudent EFT legislation to make this technology and convenient banking services available to Missouri citizens.

Actions by the Eighty-First General Assembly significantly changed Missouri's banking laws. In 1981, SB 28 restated the title of the Commissioner of Finance, clarified the "necessary and proper" authority of banks, strengthened the laws concerning "insider" loans, made state reserve requirements consistent with federal requirements and simplified the law on safe deposit boxes. SB 5 made certain "housekeeping" changes in the banking laws and permitted substantial increases in the charges allowable on motor vehicles, small loans, second mortgages, time sales and credit cards.

In the 1982 session, the title of Commissioner was changed to Director by SB 487. HB 1341 allowed lenders to charge points on second mortgages to enhance a secondary market for such loans while reducing the penalty for violations of the small loan act and simplifying the retail credit sales act. HB 1079 gave many banks authority to establish a third facility and some rural banks the authority to establish a second facility outside the city limits of its main premises.

During the two-year period covered by this report, a total of forty-two new facilities were approved and eight bank charters were issued. For the first time, an agency of a foreign bank was also licensed to do business in Missouri. A second such license was recently issued.

As of June 30, 1982, 621 state chartered financial institutions, including six non-deposit trust companies, and one development finance company held assets of $20.8 billion. This represents a growth of 16.1% since June 30, 1980.

During this period, 15 state banks and one state chartered trust company converted to national charters. As of June 30, 1980 these institutions accounted for total assets of $596.6 million. Adjusting for the effect of these banks, and the non-bank institutions, asset growth of state banks was 20.0% during the two-year period. This growth was funded by a 16.5% growth in core deposits, and a 37.3% increase in volatile liabilities (large certificates of deposit and borrowings). No national banks converted to a state charter.

Of the funds provided by deposit growth and borrowings, 45% was used to invest in obligations of the U. S. Treasury, agencies, states and political subdivisions; 38% was invested in loans, with less emphasis on real estate and consumer lending. On June 30, 1980, real estate secured loans and loans to consumers represented 41.3% and 22.8% of total loans respectively. These categories dropped to 39.4% and 18.4% by June 30, 1982, while commercial loans increased from 24.0% to 30.7% of total loans.

Equity capital increased 19.4% among the state banks. This increase did not totally match asset growth, and equity capital to asset position declined slightly from 8.24% to 8.19%.

A new commercial bank examination report was implemented by this office in May, 1982. The environment in which banks are now operating is rapidly changing and this new report will help us to better analyze a bank's performance and overall asset condition. Division examiners now perform an off-site pre-examination of each bank using external financial information to analyze the level and trend of certain key performance ratios. Information gained during the pre-examination, along with the new report format, allow the examiner-in-charge greater flexibility in setting the scope of the examination. These new procedures will provide a more efficient utilization of resources and manpower and will result in an overall reduction in hours spent examining banks. However, the procedures established for appraisal of bank assets, in particular loans and securities, are being continued with only technical changes.

Our Anti-Redlining report was also significantly revised during the biennial period. The new report permits examiners to concentrate on analyzing data already available in the bank rather than simply accumulating data.

High interest rates and a depressed economy have had a major impact on the ability of bank loan customers to repay their debts. These factors have contributed to an increase in the number of problem banks. During the past two years, the number of banks assigned a problem status by this office has nearly doubled. Currently, we are monitoring 45 such banks. There were no banks closed during the biennial period; however, the Belle-Bland Bank, Bland, Missouri was closed on July 2, 1982, because of heavy loan losses which rendered the institution insolvent. Problems at the Belle-Bland Bank stemmed primarily from poor lending and collection practices and not the general state of the economy. Prior to that time, the last state chartered bank to close in Missouri was in 1972.

The fiscal condition of State government has had a substantial effect on the operation of the Division in the last two years.

In Fiscal Year 1981, the Division was authorized 114 employees and had a total operating budget of $2,652,933. In the closing months of that fiscal year, we were required to reduce planned expenditures by $159,863 due to a shortfall in projected state revenues. Economic conditions in Fiscal Year 1982 were even more serious, resulting in budget cuts totaling $343,868 and the elimination of eleven positions.

Funds for the operation of the Division of Finance are derived entirely from the financial institutions we regulate, based prorata on the assets of each state chartered bank and trust company. Therefore, reductions in the Division's budget combined with increasing bank assets have resulted in a drop in the assessment rate from 16.6¢ per thousand dollars of assets in 1980 to 13.4¢ in 1982.

Excessive turnover in the examination staff continues to be a serious problem for the Division. In the last five years, we have averaged a 21% annual turnover rate. With few exceptions, these professional-level examiners found employment with banks and other bank regulatory agencies at higher pay and with better career opportunities. In an attempt to reduce this turnover and the related expenses of training new examiners, we have proposed a salary equalization package for the 1984 Fiscal Year budget which would bring state examiners' salaries to a level equal to 90% of their counterparts with the Federal Deposit Insurance Corporation. I believe that in light of a reduced staff and increasing problems and complexity of the banks we supervise, it is critical that we pay salaries competitive with the industry and retain more of our experienced examiners if we are to ensure quality bank examinations and a sound banking system in Missouri. The alternative is to abdicate more of the responsibility of state bank supervision to the Federal Government.

Respectfully submitted,

Kenneth W. Littlefield

Kenneth W. Littlefield
Commissioner of Finance

KWL:ssr

Attachment

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DIVISION OF FINANCE

BANKS AND TRUST COMPANIES

The first banking corporations in Missouri received their charters by special acts of the territorial legislature and, after 1820, by acts of the Missouri General Assembly permitting the incorporation, of particular banks. During the pre-Civil War period, the state's financial needs were also served by a number of incorporated savings institutions and unincorporated private banks which lacked the legal authority then possessed by state chartered banks - that of issuing bank notes which circulated as currency. Private or unincorporated banks continued to operate in Missouri as late as the 1920s and a number of today's banking corporations began operations as private banks.

In 1857, the General Assembly enacted a statute creating state administrative offices for the supervision of state chartered banks. The Banking Commissioner and Assistant Banking Commissioner were given four-year terms and were appointed by the Governor. The Commissioner and Assistant Commissioner had custody of the plates and dies used for the printing of each bank's notes and one of the two state officials was required to countersign each bank note issued. Periodic bank examinations were required by the act. The first person to serve as Banking Commissioner was Claiborne F. Jackson. He was elected Governor in 1860, urged Missouri to secede from the Union and was replaced by an anti-secessionist Governor during the 1861 state convention at which Missouri decided to remain in the Union.

In 1863, an act with the stated purpose of creating a national currency and which permitted state banks to become national banks was passed by the United States Congress. While a national currency was undoubtedly needed, the main underlying purpose of the act was to better finance the Union's Civil War effort. National banks were permitted to issue bank notes up to an amount equal to ninety percent of the market value of U.S. Government bonds deposited with the U.S. Treasury. Thus, national banks were forced to buy bonds to finance the staggering cost of the Civil War. In 1865, Congress imposed a ten percent tax upon the payment after July 1, 1866, of any bank note other than national bank notes. As a result of this statute, most of the bank note issuing state chartered Missouri banks became national banks and, in 1866, the posts of Banking Commissioner and Assistant Banking Commissioner were eliminated.

Missouri's first general incorporation act for banks was adopted in 1877. No prior submission to or approval by any organ of the state was required by the act. The first comprehensive trust company statute was adopted in 1885. In 1895, an act was passed requiring annual bank examinations and the Secretary of

State was given administrative powers to enforce compliance with the banking statutes.

In 1907, the General Assembly revised the banking statutes and created the State Banking Department headed by the Bank Commissioner. This action took effect in 1909.

In 1921, the State Banking Department became the Department of Finance and the title "Commissioner of Finance" was created. The 1945 Constitution, which took effect July 1, 1946 changed the name of the Department of Finance to the Division of Finance and placed it under the jurisdiction of the Department of Business and Administration. The State Banking Board was created in 1955 to handle appeals from certain decisions and orders of the Commissioner of Finance.

Under the Reorganization Act of 1974, the Department of Business and Administration was abolished and the Division of Finance was transferred to the new Department of Consumer Affairs, Regulation and Licensing. The Act provided "there shall be a director" of the Division of Finance. This language prompted the Revisor of Statutes to change the title of such director from "Commissioner" to "Director" in the 1978 edition of the revised statutes. The title was restated as "Commissioner" by SB28, effective September 28, 1981, only to be changed to "Director" by SB487, effective August 13, 1982. The Director of Finance is nominated by the Director of the Department of Consumer Affairs, Regulation and Licensing and appointed by the Governor with the advice and consent of the Senate.

The Division of Finance is self-supporting through statutory assessments and fees based on the total assets of the institutions under its supervision. Each institution is required to publish a statement of condition at least twice annually and to comply with other written orders of the Director of Finance.

Missouri has been referred to as a unit bank state because for years it has had a strong anti-branching law. However, the law has been modified in several important ways since 1959. At present there are several exceptions to the general rule against branches: (1) Any bank may establish two facilities (branches) in the same community and county as its main banking house; (2) if the bank is located in a city outside of St. Louis County having a population greater than 28,000 it may establish 3 facilities; (3) if the bank is located in St. Louis County it may establish its facilities anywhere in the county; (4) a bank located in a county which borders a lake having at least a one thousand mile shoreline may place its facility across the county line provided it stays within the same city and within 5 miles of the main banking house; (5) a bank in a second, third, or fourth class county may establish a facility in a different town in the same county if that town does not have banking services and has a population not greater than 1,550; provided, such a bank may establish 2 such facilities if the county's population is more than 7,000 but less than 10,000.

On June 30, 1982, the Division of Finance supervised 621 state chartered banks and trust companies, with combined total assets of $20,824,122,000. With the exception of five non-deposit trust companies, all institutions are insured by the Federal Deposit Insurance Corporation. The banks were operating a total of 395 facilities separate from their main banking house.

CONSUMER CREDIT

The Division of Finance is also charged with the responsibility of executing laws relating to consumer credit transactions under three separate statutes.

Chapter 367 is an act requiring licensing of consumer credit lenders which are more commonly known as small loan companies. On June 30, 1982, the Division was supervising 268 such small loan companies. The Division collects and consolidates reports of these companies' financial activities; the consolidation of these reports is summarized on the closing pages of this volume.

Chapter 365 is the Motor Vehicle Times Sales Act, a comprehensive licensing, disclosure and rate law regulating time sales of motor vehicles. On June 30, 1982, the Division was supervising 42 such companies.

Chapter 364, the Missouri Financing Institution Licensing Act, regulates persons and entities engaged in the business of purchasing retail time contracts. On June 30, 1982, the Division was supervising 37 such licensees.

COMMISSIONERS OF DIVISION OF FINANCE
DEPARTMENT OF CONSUMER AFFAIRS, REGULATION AND LICENSING
STATE OF MISSOURI

No.	Name	Date of Appointment	Date Service Ended
1.	John E. Swanger	Jan. 16, 1909	Feb. 1, 1913
2.	J. T. Mitchell	Feb. 1, 1913	April 2, 1917
3.	C. F. Enright	April 2, 1917	Jan. 13, 1921
4.	J. C. Hughes	Jan. 13, 1921	Nov. 1, 1922
5.	Frank C. Millspaugh	Dec. 4, 1922	Mar. 25, 1925
6.	W. E. Zuendt	Mar. 25, 1925	April 27, 1925
7.	C. E. French	April 27, 1925	Sept. 16, 1926
8.	S. L. Cantley	Sept. 16, 1926	Oct. 20, 1930
9.	C. E. French	Oct. 20, 1930	Jan. 6, 1931
10.	S. L. Cantley	Jan. 6, 1931	June 3, 1932
11.	D. R. Harrison	June 3, 1932	Feb. 6, 1933
12.	O. H. Moberly	Feb. 6, 1933	Oct. 4, 1937
13.	Sam J. Ross (Acting Comm.)	Oct. 4, 1937	Dec. 1, 1937
14.	R. W. Holt	Dec. 1, 1937	June 27, 1941
15.	D. R. Harrison	June 27, 1941	April 23, 1945
16.	M. E. Morris	April 23, 1945	July 1, 1946
17.	H. G. Shaffner	July 1, 1946	Dec. 15, 1952
18.	Robert B. Mackey (Acting Comm.)	Dec. 16, 1952	May 31, 1953
19.	J. A. Rouveyrol	June 1, 1953	Feb. 21, 1957
20.	G. H. Bates	Feb. 21, 1957	Feb. 16, 1961
21.	J. Layton Pickard	Feb. 16, 1961	July 31, 1962
22.	Robert B. Mackey (Acting Comm.)	Aug. 1, 1962	Oct. 15, 1962
	Robert B. Mackey	Oct. 15, 1962	Jan. 11, 1965
23.	C. W. Culley	Jan. 13, 1965	July 1, 1971
24.	H. Duane Pemberton	July 1, 1971	Feb. 5, 1973
25.	W. R. Kostman	Feb. 6, 1973	May 17, 1977
26.	Edgar H. Crist	May 19, 1977	Aug. 31, 1979
27.	Earl L. Manning (Acting Comm.)	Sept. 5, 1979	Mar. 31, 1981
28.	Kenneth W. Littlefield	April 1, 1981	....

STATE BANKING BOARD

DANIEL J. McAULIFFE, Chairman Attorney	Clayton
WILLIAM F. ENRIGHT, JR., Secretary Chairman, American National Bank	St. Joseph
THOMAS C. HULLVERSON, Member Attorney	St. Louis
MICHAEL J. KUKLENSKI, Member President, Sugar Creek National Bank	Sugar Creek
CHARLES E. LUTHY, Member Owner, Show-Me Automotive & Industrial Supply	Lebanon

Compensation - $100 per day while discharging their duties (Section 361.098RSMo)

OFFICIAL ROSTER-DIVISION OF FINANCE

June 30, 1982

Name	Title	Salary	Location
LITTLEFIELD, KENNETH W.	Commissioner of Finance	34,000	Jefferson City
MANNING, EARL L.	Deputy Commissioner	34,000	Jefferson City
FRIEDHOFF, IRVEN L.	General Counsel	33,250	Jefferson City
WALLS, KENNETH L.	Chief Examiner	33,000	Jefferson City
LAWSON, LARRY M.	Supervisor of Support Services	28,500	Jefferson City
GEARY, STEVEN M.	Supervisor of Consumer Credit	28,500	Jefferson City
BREDEMAN, SUSAN R.	Senior Review Examiner	27,000	Jefferson City
RONIMOUS, GARY W.	Senior Bank Examiner	21,626	Jefferson City
WASHBURN, WM. RANDALL	Applications Examiner	21,005	Jefferson City
GERKEN, FRED W.	Bank Examiner	20,850	Jefferson City
BAHR, BARBARA	Secretary	14,817	Jefferson City
BURKS, CATHY	Key-Punch Operator	9,632	Jefferson City
CORRIGAN, TERRY	Senior Accounting Clerk	12,945	Jefferson City
EIKEN, JUDY	Clerk-Typist	9,847	Jefferson City
EVEN, LAURA	Clerk-Typist	9,347	Jefferson City
HARTMAN, KAREN	Secretary	12,350	Jefferson City
HOHENSTREET, ANN	Secretary	12,981	Jefferson City
KISS, BERNICE	Clerk-Typist	10,922	Jefferson City
LUCAS, NORMA J.	Administrative Secretary	16,755	Jefferson City
LUEBBERING, MARY JANE	Secretary	13,810	Jefferson City
MANN, LINDA	Clerk-Typist	9,559	Jefferson City
PARSONS, ANNE	Copy Machine Operator	7,500	Jefferson City
RAITHEL, MARILYN	Secretary	11,351	Jefferson City
REINKEMEYER, ANNA MARIE	Clerk-Typist Supervisor	11,827	Jefferson City
RUTHERFORD, SANDRA	Secretary	11,351	Jefferson City
SAPP, LOIS E.	Receiving Clerk	9,300	Jefferson City
SMITH, IRENE	Accountant	17,279	Jefferson City
TOMKA, RAMONA	Clerk-Typist	10,489	Jefferson City
TURPIN, ATHENA	Report Analyst	12,150	Jefferson City
VOSS, SHIRLEY	Clerk-Typist	10,502	Jefferson City

SUPERVISORY BANK EXAMINERS

Name	Salary	Location
BEAUDET, CHARLES	30,037	Hannibal
BUFE, ROBERT J.	32,745	St. Louis
EATON, ROBERT D.	33,000	Sikeston
COOPER, ROBERT J.	29,000	Kansas City
HOLTMEYER, WILLIAM J.	33,000	Springfield
JOHNSON, BARBARA J.	26,500	St. Joseph
NOLL, EDITH	27,500	Jefferson City
VALLINA, DAVID W.	29,000	St. Louis
WARD, JAMES R.	30,670	Kansas City

SENIOR BANK EXAMINERS

CLOS, LARRY	24,097	Springfield
GRIFFIN, EARL R., JR.	23,780	Hannibal
HELVEY, R. MICHAEL	26,460	St. Louis
HENEGHAN, DENIS	24,235	St. Louis
JOHNSON, P. JOYCE	21,883	Jefferson City
KITREL, JOE E.	27,500	Sikeston
MCKEE, JOHN H.	20,682	Springfield
PEETZ, REUBEN D.	24,890	Sikeston

BANK EXAMINERS

BARLOW, GREGORY G.	19,197	Sikeston
BRADLEY, R. MICHAEL	17,623	St. Louis
BUXTON, THOMAS K.	18,937	Sikeston
EDWARDS, CONNIE E.	17,735	Sikeston
ELSBERRY, DALE L.	18,290	Hannibal
FRASHER, THOMAS P.	18,492	Kansas City
FRITZ, BECKY J.	19,100	Kansas City
HART, DAVID E.	17,569	Springfield
IMHOFF, MICHAEL F.	19,500	Jefferson City
JOHNS, GERALDINE	18,876	Jefferson City

BANK EXAMINERS (CONTINUED)

Name	Salary	Location
KNEIB, MARK C.	17,400	St. Joseph
LUETKEMEYER, BRICE A.	17,247	Jefferson City
MCKERN, REX	18,100	St. Louis
MEANS, ERIC I.	17,625	St. Louis
REEDY, LINDA L.	20,337	St. Louis
SPEARS, EMIL K.	20,133	Kansas City
STEVENS, ROBERT L.	17,600	St. Louis

SENIOR ASSISTANT BANK EXAMINERS

BARR, MICHELLE D.	15,883	St. Louis
BROWN, JAMES S.	15,538	Hannibal
FISCHBACH, DONALD P.	15,538	Kansas City
HORNE, ROBERT P.	16,420	Jefferson City
MCHUGH, PETER M.	15,538	St. Louis
QUERTERMOUS, KENNETH	15,538	Sikeston
UTHOFF, ROBERT J.	14,983	St. Louis
VANDIGGELEN, JOHN	16,100	Springfield
WILSON, NELRENA	15,520	Springfield

ASSISTANT BANK EXAMINERS

CHAPMAN, WILLIAM	14,200	Springfield
DOUGLAS, JOAN R.	14,938	Kansas City
FRISH, BARBARA J.	14,200	St. Louis
HARRIS, DAVID A.	14,200	St. Louis
KOETTING, JEFFREY L.	13,000	St. Joseph
MCCLURE, DAVID ERIC	14,938	St. Louis
MCGONAGLE, CRAIG S.	14,200	St. Louis
SHOEMAKER, JEFFERY A.	14,200	Kansas City
TAYLOR, BOYD T.	14,338	Kansas City
TEUBNER, RICHARD	14,938	St. Joseph
TRIPLET, JAMES H.	14,000	St. Joseph
WILLETT, STEPHEN F.	14,200	Kansas City

EDP EXAMINERS

Name	Title	Salary	Location
HINKLE, PHILLIP	Bank Examiner II	18,915	St. Louis
HARRIS, RICK D.	Bank Examiner I	18,069	St. Joseph

TRUST EXAMINERS

Name	Title	Salary	Location
WEHRLE, JOSEPH J.	Senior Examiner	22,293	St. Louis
GILLIS, B. STEPHEN	Assistant Examiner	14,600	Kansas City

CONSUMER CREDIT EXAMINERS

Name	Title	Salary	Location
CHRONISTER, DANIEL L.	Senior Examiner	20,850	DeSoto
CORMACK, KENNETH A.	Assistant Examiner	14,600	Kansas City
FEATHERSTON, JEFFREY L.	Senior Examiner	26,168	Fairdealing
HOPPER, GARY A.	Senior Examiner	20,850	Marshall
PULLEN, ROBERT L.	Examiner	18,960	Springfield
STORY, WILLIAM ANTHONY	Senior Examiner	23,005	St. Charles
TURNER, DAVID W.	Examiner	18,625	Springfield

TABLE I

Statement of appropriations, disbursements and balances for the Division of Finance for the fiscal year ending June 30, 1981

	Appropriation	Governor's Reserve	Expenditures to June 30, 1981	Balance Expired June 30, 1981
Personal Service. . . .	$2,126,767	$ 65,804	$2,046,087	$14,876
Expense & Equipment . .	526,166	94,059	432,095	12
TOTALS. . . .	$2,652,933	$159,863	$2,478,182	$14,888

TABLE II

Statement of appropriations, disbursements and balances for the Division of Finance for the fiscal year ending June 30, 1982

	Appropriation	Governor's Reserve	Expenditures to June 30, 1982	Balance Expired June 30, 1982
Personal Service. . . .	$2,131,507	$247,255	$1,884,183	$ 69
Expense & Equipment . .	513,626	96,613	416,745	268
TOTALS. . . .	$2,645,133	$343,868	$2,300,928	$ 337

TABLE III

Receipts and disbursements of the Division of Finance for the period July 1, 1980 to June 30, 1982

	Receipts	Disbursements
*1981 Banks and Consumer Credit	$3,052,094	$2,478,182
*1982 Banks and Consumer Credit	3,039,474	2,300,928
TOTALS.	$6,091,568	$4,779,110

*Includes Motor Vehicle and Financing Institutions

NEW BANKS CHARTERED

JULY 1, 1980 TO JUNE 30, 1982

* 9-19-80 - First Missouri Bank of Washington, Washington, MO
11-21-80 - Community Bank of El Dorado Springs, El Dorado Springs, MO
** 1-23-81 - State Bank of Cuba, Cuba, MO
** 2-19-81 - Gravois Avenue Bank, St. Louis, MO
** 7-29-81 - Hampton Avenue Bank, St. Louis, MO
** 7-29-81 - Watson Road Bank, Crestwood, MO
** 10- 2-81 - The Old Reliable Bank of Poplar Bluff, Poplar Bluff, MO
* 5-14-82 - Weldon Spring Bank, St. Charles, MO

* Not yet open for business
** Interim Bank Charters - Refer to following list of mergers.

BANK MERGERS

JULY 1, 1980 TO JUNE 30, 1982

10- 1-81 - The Bank of Middletown, Middletown, MO merged with and into the First Missouri Bank of Montgomery County, Montgomery City, MO, the survivor.

10- 1-81 - Peoples Bank of Cuba, Cuba, MO merged with and under the charter of The State Bank of Cuba, Cuba, MO (State Bank of Cuba changed their name to Peoples Bank of Cuba)

7-15-81 - Gravois Bank, St. Louis County, MO merged with and under the charter of the Gravois Avenue Bank, St. Louis County, MO. (Gravois Avenue Bank change their name to Gravois Bank.)

11- 2-81 - Hampton Metro Bank, St. Louis, MO merged with and under the charter of Hampton Avenue Bank, St. Louis, MO (Hampton Avenue Bank changed their name to Hampton Metro Bank)

11- 2-81 - Crestwood Metro Bank, Crestwood, MO merged with and under the charter of Watson Road Bank, Crestwood, St. Louis County, MO (Watson Road Bank changed their name to Crestwood Metro Bank)

12-31-81 - The Old Reliable Bank of Poplar Bluff, MO merged with and into the Bank of Poplar Bluff, Poplar Bluff, MO the survivor.

1- 5-82 - The Highbee Savings Bank, Higbee, MO merged with and into City Bank and Trust Company of Moberly, Moberly, MO the survivor.

CONVERTED TO NATIONAL CHARTER

01-02-81	Commerce Bank of Kirkwood, Kirkwood, MO
01-02-81	Commerce Bank of St. Joseph, St. Joseph, MO
01-02-81	Commerce Bank of Lebanon, Lebanon, MO
01-02-81	Commerce Bank-West, Maryland Heights, MO
01-02-81	Commerce Bank of St. Charles, St. Charles, MO
01-02-81	Commerce Bank of Mexico, Mexico, MO
01-02-81	Commerce Bank of Moberly, Moberly, MO
01-02-81	Commerce-Manchester Bank, St. Louis, MO
02-23-81	Smithton Bank, Smithton, MO
03-09-81	Bank of Purdin, Purdin, MO
09-08-81	The First Trust Bank, St. Joseph, MO
10-19-81	Bank of Amoret, Amoret, MO
11-20-81	First Union Trust Company, Kansas City, MO
12-15-81	First State Bank of Union, Union, MO
01-25-82	Commerce Bank of Tipton, Tipton, MO
06-01-82	Exchange Bank of New Franklin, New Franklin, MO

FOREIGN AGENCY LICENSES ISSUED

License	Date	Name	Agency Location
1	1-22-81	Kredietbank N.V. Brussels, Belgium	St. Louis, MO

Chapter 362.107

FACILITIES GRANTED

JULY 1, 1980 to June 30, 1982

Date Approved	Bank	Town
08-08-80	West Plains Bank	West Plains, MO
08-15-80	St. Louis County Bank	Clayton, MO
08-20-80	Laurel Bank of Platte County	Kansas City, MO
08-22-80	Stadium Bank	Kansas City, MO
12-12-80	Wentzville State Bank	Wentzville, MO
01-09-81	Chippewa Bank	St. Louis, MO
01-16-81	Farmers and Merchants Bank	Hannibal, MO
03-06-81	Mercantile-Commerce Trust Co.	St. Louis, MO
04-10-81	Jefferson Bank of Missouri	Jefferson City, MO
05-14-81	Central Bank	Lebanon, MO
05-20-81	Webb City Bank	Webb City, MO
06-05-81	The Callaway Bank	Fulton, MO
07-10-81	Century State Bank	Columbia, MO
09-04-81	Interstate Bank of St. Peters	St. Peters, MO
09-11-81	Union State Bank of Clinton	Clinton, MO
10-30-81	Vandalia State Bank	Vandalia, MO
11-20-81	Cape County Bank	Jackson, MO
01-22-82	Security Bank of Manchester	Manchester, MO
04-02-82	Landmark North County Bank	Jennings, MO
05-06-82	Princeton State Bank	Princeton, MO
05-06-82	Bank of Lee's Summit	Lee's Summit, MO
05-21-82	Mark Twain Empire Bank	Kansas City, MO
06-04-82	Southern Commercial Bank	St. Louis, MO
06-04-82	Republic Bank of Kansas City	Kansas City, MO
06-25-82	Concordia Bank	Concordia, MO

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FACILITIES GRANTED

July 1, 1980 to June 30, 1982

Date Approved	Bank	Facility Location
08-08-80	The Bollinger County Bank Lutesville, MO	Patton, MO
09-02-80	The Montgomery County Bank Montgomery City, MO	Middletown, MO
09-26-80	American Bank of Maryville Maryville, MO	Skidmore, MO
12-05-80	Bank of Neosho Neosho, MO	Leawood, MO
12-19-80	Bank of Illmo Illmo, MO	Kelso, MO
04-17-81	The Missouri Farmers Bank Mound City, MO	Maitland, MO
06-26-81	Jackson Exchange Bank & Trust Co. Jackson, MO	Fruitland, MO
07-17-81	Citizens State Bank of Polk County Bolivar, MO	Fair Play, MO
08-07-81	Citizens Savings Bank of Browning/Milan Milan, MO	Browning, MO
08-21-81	Lafayette County Bank of Lexington/Wellington Lexington, MO	Wellington, MO
09-17-81	Anderson State Bank Anderson, MO	Longview, MO
12-18-81	Bank of Ionia Pettis County, MO	Ionia, MO
01-05-82	City Bank and Trust Company of Moberly, Moberly, MO	Higbee, MO
01-22-82	Ray County Bank Richmond, MO	Hardin, MO
01-22-82	Regional Missouri Bank Marceline, MO	Bynumville, MO
05-21-82	Farmers Bank of Lohman Lohman, MO	St. Martins, MO
06-25-82	Alma Bank Concordia, MO	Alma, MO

STATE BANKS AND TRUST COMPANIES
WHICH HAVE CHANGED THEIR CORPORATE TITLES FROM
July 1, 1980 to June 30, 1982

7- 1-80 AMERICAN BANK OF DE SOTO........................De Soto
to
CHARTERBANK DE SOTO

9- 2-80 MONTGOMERY COUNTY BANK..................Montgomery City
to
FIRST MISSOURI BANK OF MONTGOMERY COUNTY

9-26-80 AMERICAN BANK OF SKIDMORE......................Skidmore
to
AMERICAN BANK OF MARYVILLE....................Maryville

11- 7-80 FIRST STATE BANK OF RAYTOWN.....................Raytown
to
CHARTERBANK RAYTOWN

12-11-80 COMMUNITY BANK OF WARSAW........................Warsaw
to
UNITED MISSOURI BANK OF WARSAW

12-12-80 WEBSTER GROVES TRUST COMPANY.............Webster Groves
to
CHARTERBANK WEBSTER GROVES

12-18-80 EMPIRE BANK & TRUST COMPANY.................Kansas City
to
MARK TWAIN EMPIRE BANK

1-20-81 PROGRESS BANK....................................Fenton
to
MARK TWAIN PROGRESS BANK

2-18-81 AMERICAN BANK OF STEWARTSVILLE............Stewartsville
to
FIRST BANK OF STEWARTSVILLE

3-30-81 THE PEOPLES BANK OF KANSAS CITY.............Kansas City
to
PEOPLES MERCANTILE BANK

4- 1-81 LEXINGTON BANK & TRUST COMPANY................Lexington
to
COMMERCE BANK OF LEXINGTON

4- 8-81 BANNISTER BANK...............................Kansas City
to
BANNISTER BANK AND TRUST

STATE BANKS AND TRUST COMPANIES WHICH HAVE CHANGED THEIR CORPORATE TITLES FROM July 1, 1980 to June 30, 1982

5- 1-81 THE FARMERS BANK OF BOGARD........................Bogard
to
THE FARMERS BANK...............................Carrollton

6- 9-81 AMERICAN BANK OF UNION STAR...................Union Star
to
FIRST SECURITY BANK

6-12-81 PLAZA BANK OF WEST PORT.................St. Louis County
to
BOATMEN'S WEST PORT BANK

6-16-81 FIRST COMMUNITY STATE BANK
OF SAVANNAH, MISSOURI..........................Savannah
to
COMMUNITY BANK OF SAVANNAH

6-26-81 MID-CONTINENT BANK OF KANSAS CITY...........Kansas City
to
MARK TWAIN PLAZA BANK

7-16-81 GRAVOIS AVENUE BANK....................St. Louis County
to
GRAVOIS BANK

7-17-81 CITIZENS STATE BANK OF FAIR PLAY..............Fair Play
to
CITIZENS STATE BANK OF POLK COUNTY..............Bolivar

7-24-81 FARMERS AND MERCHANTS BANK OF MANSFIELD, MO....Mansfield
to
SOUTHERN MISSOURI BANK

8- 3-81 KANSAS CITY INTERNATIONAL BANK
AND TRUST COMPANY..........................Kansas City
to
LANDMARK KCI BANK

8- 7-81 CITIZENS SAVINGS BANK OF BROWNING..............Browning
to
CITIZENS SAVINGS BANK OF BROWNING/MILAN...........Milan

9- 9-81 CITIZENS BANK OF LIBERAL.........................Liberal
to
FARMERS STATE BANK OF LIBERAL

9-25-81 THE MAITLAND FARMERS BANK.......................Maitland
to
MISSOURI FARMERS BANK

STATE BANKS AND TRUST COMPANIES WHICH HAVE CHANGED THEIR CORPORATE TITLES FROM July 1, 1980 to June 30, 1982

10- 1-81 STATE BANK OF CUBA................................Cuba
to
PEOPLES BANK OF CUBA

11- 2-81 WATSON ROAD BANK................................Crestwood
to
CRESTWOOD METRO BANK

11- 2-81 HAMPTON AVENUE BANK............................St. Louis
to
HAMPTON METRO BANK

1- 1-82 EXCELSIOR TRUST COMPANY OF
EXCELSIOR SPRINGS, MISSOURI............Excelsior Springs
to
CHARTERBANK EXCELSIOR SPRINGS

1- 4-82 FIRST BANK OF COMMERCE.........................Columbia
to
CENTERRE BANK OF COLUMBIA

1- 4-82 THE BANK OF CRANE..................................Crane
to
CENTERRE BANK OF CRANE

1- 4-82 ST. LOUIS UNION TRUST COMPANY.................St. Louis
to
CENTERRE TRUST COMPANY OF ST. LOUIS

1- 4-82 BANK OF KENNETT...................................Kennett
to
CENTERRE BANK OF KENNETT

1- 4-82 ROLLA STATE BANK...................................Rolla
to
CENTERRE BANK OF ROLLA

1- 4-82 BANK OF SPRINGFIELD.... ....Springfield
to
CENTERRE BANK OF SPRINGFIELD

1- 4-82 FLORISSANT BANK.............................Florissant
to
CENTERRE BANK OF FLORISSANT

1- 4-82 CHESTERFIELD BANK........................Chesterfield
to
CENTERRE BANK OF CHESTERFIELD

STATE BANKS AND TRUST COMPANIES WHICH HAVE CHANGED THEIR CORPORATE TITLES FROM July 1, 1980 to June 30, 1982

1- 4-82 CRYSTAL CITY STATE BANK.....................Crystal City
to
CENTERRE BANK OF CRYSTAL CITY

1- 4-82 MISSOURI STATE BANK OF SEDALIA..................Sedalia
to
CENTERRE BANK OF SEDALIA

1- 4-82 VANDALIA STATE BANK.............................Vandalia
to
CENTERRE BANK OF VANDALIA

1- 4-82 CITIZENS BANK OF PACIFIC........................Pacific
to
CENTERRE BANK OF PACIFIC

1- 4-82 THE PEOPLES BANK & TRUST COMPANY
OF BRANSON, MISSOURI............................Branson
to
CENTERRE BANK OF BRANSON

1-20-82 OAKVILLE BANK AND TRUST CO..............St. Louis County
to
LANDMARK BANK OF SOUTH COUNTY

1-22-82 HARDIN STATE BANK................................Hardin
to
RAY COUNTY BANK

1-29-82 WELLINGTON BANK.............................Wellington
to
LAFAYETTE COUNTY BANK OF LEXINGTON/WELLINGTON..Lexington

1-29-82 THE SOUTH SIDE BANK OF KANSAS CITY...........Kansas City
to
REPUBLIC BANK OF KANSAS CITY

2-10-82 FARMERS STATE BANK OF LOCKWOOD.................Lockwood
to
CHARTERBANK LOCKWOOD

2-10-82 FARMERS SAVINGS BANK...........................Marshall
to
CHARTERBANK MARSHALL

2-18-82 BANK OF CARTHAGE...............................Carthage
to
CHARTERBANK OF CARTHAGE

STATE BANKS AND TRUST COMPANIES WHICH HAVE CHANGED THEIR CORPORATE TITLES FROM July 1, 1980 to June 30, 1982

2-22-82 BANK OF LOUISIANA............................Louisiana
to
COUNTY BANK OF LOUISIANA

3-25-82 THE BANK OF LATHAM................................Latham
to
THE TIPTON LATHAM BANK............................Tipton

3-31-82 BANK OF HOUSE SPRINGS.....................House Springs
to
COUNTY BANK OF HOUSE SPRINGS

4- 2-82 THE FARMERS BANK OF SHERIDAN...................Sheridan
to
THE FARMERS BANK OF GRANT CITY/SHERIDAN

4- 9-82 THE BANK OF SPEED...............................Speed
to
CENTRAL MISSOURI STATE BANK

4-13-82 CITIZENS BANK OF UNIVERSITY CITY.........University City
to
ROYAL BANK MID-COUNTY

4-26-82 ST. LOUIS COUNTY BANK...........................Clayton
to
COUNTY BANK OF ST. LOUIS

4-26-82 SECURITY BANK OF MANCHESTER..................Manchester
to
COUNTY BANK OF MANCHESTER

4-26-82 BIG BEND BANK..........................Webster Groves
to
COUNTY BANK OF WEBSTER GROVES

4-26-82 CONTINENTAL BANK & TRUST COMPANY........Richmond Heights
to
COUNTY BANK OF RICHMOND HEIGHTS

5- 1-82 SECURITY BANK OF SIKESTON......................Sikeston
to
MERCANTILE BANK OF SIKESTON

5-25-82 HUB STATE BANK............................Independence
to
MARK TWAIN INDEPENDENCE BANK

STATE BANKS AND TRUST COMPANIES WHICH HAVE CHANGED THEIR CORPORATE TITLES FROM July 1, 1980 to June 30, 1982

5-26-82 JEFFERSON COUNTY BANK AND TRUST COMPANY........Hillsboro
to
EAGLE BANK AND TRUST COMPANY OF JEFFERSON COUNTY

5-26-82 NORTH ST. LOUIS TRUST COMPANY..................St. Louis
to
~~EAGLE BANK~~ & TRUST COMPANY

6- 1-82 CLAYTON METRO BANK..............................Clayton
to
METRO BANK/CLAYTON

6- 1-82 HAMPTON METRO BANK.............................St. Louis
to
METRO BANK/ST. LOUIS

6- 1-82 CRESTWOOD METRO BANK..........................Crestwood
to
METRO BANK/SOUTHWEST COUNTY

6-24-82 BANK OF IONIA....................................Ionia
to
FIRST COMMUNITY BANK..............................Windsor

"MARKET RATES" OF INTEREST

The provisions of Senate Bill 305 included a revision of Section 408.030 which permits a "market rate" of interest which is to be declared quarterly by the Commissioner of Finance. The rates so declared under this statute have been as follows:

*July 3 through September 30, 1979 - 11.6%
October 1 through December 31, 1979 - 11.4%

January 1 through March 31, 1980 - 12.8%
April 1 through June 30, 1980 - 14.6%
July 1 through September 30, 1980 - 12.8%
October 1 through December 31, 1980 - 13.5%

January 1 through March 31, 1981 - 14.8%
April 1 through June 30, 1981 - 15.2%
July 1 through September 30, 1981 - 16.0%
October 1 through December 31, 1981 - 16.6%

January 1 through March 31, 1982 - 15.7%
April 1 through June 30, 1982 - 16.6%
July 1 through September 30, 1982 - 15.7%
October 1 through December 31, 1982 - 15.2%

*The first quarter begins on this date because of an emergency clause in Senate Bill 305.

SUMMARY OF STATEMENTS OF CONDITION FILED BY MISSOURI STATE CHARTERED BANKS AND TRUST COMPANIES

DOLLAR AMOUNTS IN THOUSANDS

DATE NUMBER OF BANKS	9/30/80 636	12/31/80 637	3/31/81 627	6/30/81 627
ASSETS				
Cash and Due From Banks	1,358,725	1,770,579	1,488,410	1,539,267
U.S. Treasury Securities	1,713,099	1,858,955	1,873,105	1,924,045
Obligations of Other U.S. Governments	1,478,451	1,681,671	1,747,582	1,863,826
Obligations of States, etc	2,214,318	2,204,382	2,086,379	2,078,117
Other Bonds, Notes, & Debentures	76,285	99,491	77,163	58,185
Corporate Stock	16,648	18,607	17,621	18,424
Trading Account Securities	155	1	1,302	1,646
Fed. Funds Sold & Sec. Purchased	1,109,664	936,305	984,822	902,667
Total Loans	9,793,646	10,033,621	9,836,505	10,060,094
Reserve for Loan Losses	101,511	104,363	103,061	103,268
Net Loans	9,692,135	9,929,258	9,733,444	9,956,826
Direct Lease Financing	29,013	33,467	33,476	36,153
Bank Premises, Furniture, etc	298,921	304,607	296,264	303,085
Real Estate Other Than Premises	26,801	28,018	31,338	33,363
Investments in Unconsol. Subsid	1,903	2,220	2,423	2,478
Customers Liability-Acceptances	5,119	3,413	3,927	3,304
Other Assets	269,151	293,511	310,148	336,137
Total Assets	18,290,388	19,164,485	18,687,404	19,057,523
LIABILITIES				
Demand Deposits	4,098,106	4,253,707	3,618,601	3,389,370
Time and Savings Deposits	10,164,174	10,591,433	10,867,791	11,358,001
Deposits of U.S. Govt	29,311	34,784	24,160	28,790
Deposits of States, etc	1,218,505	1,438,164	1,291,248	1,207,383
Deposits of Foreign Govts	4	27	2	6
Deposits of Commercial Banks	140,245	148,556	125,884	120,858
Certified and Officers Checks	142,107	145,805	134,057	143,745
Total Deposits	15,792,452	16,612,476	16,061,743	16,248,153
Fed. Funds Purchased & Sec. Sold	570,140	602,403	665,321	773,838
Other Liabilities-Borrowed Money	85,569	80,011	52,280	89,136
Mortgage Indebtedness	7,022	6,993	4,333	6,605
Acceptances Executed & Outstanding	5,151	3,385	6,407	2,794
Other Liabilities	237,575	244,726	286,328	287,729
Total Liabilities	16,697,909	17,549,994	17,076,412	17,408,255
Subordinated Notes and Debentures	42,917	41,721	36,653	36,243
EQUITY CAPITAL				
Preferred Stock	1,158	1,362	3,042	1,541
Common Stock	263,022	264,004	258,276	260,769
Surplus Fund	463,728	469,248	451,812	454,602
Undivided Profits	789,075	804,327	829,752	863,927
Reserve for Contingencies	32,579	33,829	31,457	32,186
Total Equity Capital	1,549,562	1,572,770	1,574,339	1,613,025
Total Liabilities & Capital	18,290,388	19,164,485	18,687,404	19,057,523

OPERATING RATIOS	9/30/80	12/31/80	3/31/81	6/30/81
Capital & Reserve to Total Assets	9.21	8.92	9.12	9.15
Total Loans to Total Deposits	62.01	60.40	61.24	61.92
Reserve for Loan Losses to Total Loans	1.04	1.04	1.05	1.03
Fixed Assets to Capital & Reserve	19.34	19.48	19.25	19.34

SUMMARY OF STATEMENTS OF CONDITION FILED BY MISSOURI
STATE CHARTERED BANKS AND TRUST COMPANIES

DOLLAR AMOUNTS IN THOUSANDS

DATE NUMBER OF BANKS	9/30/81 626	12/31/81 623	3/31/82 620	6/30/82 621
ASSETS				
Cash and Due From Banks................	1,373,704	1,900,410	1,475,600	1,596,267
U.S. Treasury Securities...............	1,948,876	2,050,248	2,197,424	2,203,995
Obligations of Other U.S. Governments..	1,955,454	1,909,685	1,897,674	2,003,570
Obligations of States, etc.............	2,127,015	2,343,419	2,309,376	2,317,278
Other Bonds, Notes, & Debentures.......	67,557	79,736	92,670	71,935
Corporate Stock........................	18,323	17,644	22,888	16,862
Trading Account Securities.............	1,775	2,908	3,067	221
Fed. Funds Sold & Sec. Purchased.......	992,689	1,146,824	1,258,648	1,123,333
Total Loans............................	10,181,670	10,292,710	10,491,430	10,743,557
Reserve for Loan Losses................	105,388	106,335	110,361	110,669
Net Loans..............................	10,076,282	10,186,375	10,381,069	10,632,888
Direct Lease Financing.................	35,807	34,985	31,744	34,171
Bank Premises, Furniture, etc..........	309,929	316,423	322,744	329,924
Real Estate Other Than Premises........	39,918	44,844	49,785	58,757
Investments in Unconsol. Subsid........	2,401	1,785	4,975	6,439
Customers Liability-Acceptances........	5,377	3,677	4,840	5,802
Other Assets...........................	357,007	368,037	388,258	422,680
Total Assets...........................	19,312,114	20,407,000	20,440,762	20,824,122
LIABILITIES				
Demand Deposits........................	3,234,064	3,635,172	3,170,555	3,156,799
Time and Savings Deposits..............	11,785,926	12,178,546	12,676,774	13,006,953
Deposits of U.S. Govt..................	31,839	29,381	24,877	39,373
Deposits of States, etc................	1,114,192	1,212,781	1,191,042	1,102,594
Deposits of Foreign Govts..............	263	10	14	10
Deposits of Commercial Banks...........	117,995	143,035	113,945	125,634
Certified and Officers Checks..........	129,771	146,444	129,438	127,338
Total Deposits.........................	16,414,050	17,345,369	17,306,645	17,558,701
Fed. Funds Purchased & Sec. Sold.......	821,563	997,535	1,028,997	1,060,608
Other Liabilities-Borrowed Money.......	66,943	55,715	56,613	80,543
Mortgage Indebtedness..................	7,236	6,932	6,469	6,544
Acceptances Executed & Outstanding.....	5,149	3,474	4,534	5,527
Other Liabilities......................	309,089	310,768	315,435	343,435
Total Liabilities......................	17,624,030	18,719,793	18,718,693	19,055,358
Subordinated Notes and Debentures......	35,599	33,427	33,094	32,766
EQUITY CAPITAL				
Preferred Stock........................	1,541	1,543	1,234	1,234
Common Stock...........................	262,935	263,754	264,812	266,471
Surplus Fund...........................	455,185	457,173	457,861	460,571
Undivided Profits......................	897,892	895,963	929,521	968,530
Reserve for Contingencies..............	34,932	35,347	35,547	39,192
Total Equity Capital...................	1,652,485	1,653,780	1,688,975	1,735,998
Total Liabilities & Capital............	19,312,114	20,407,000	20,440,762	20,824,122
OPERATING RATIOS	9/30/81	12/31/81	3/31/82	6/30/82
Capital & Reserve to Total Assets......	9.24	8.74	8.92	8.98
Total Loans to Total Deposits..........	62.03	59.34	60.62	61.19
Reserve for Loan Losses to Total Loans.	1.04	1.03	1.05	1.03
Fixed Assets to Capital & Reserve......	19.64	20.24	20.60	21.02

COMPARATIVE STATEMENT OF CONDITION OF STATE BANKS AND TRUST COMPANIES FOR THE PAST FORTY-EIGHT YEARS

Date	Number	Due Depositors	Capital Stock	Total Assets
November 5, 1934.....	659	$ 581,888,701.03	$ *67,561,472.84	$ 710,512,839.29
November 1, 1935.....	626	682,660,700.92	*63,576,080.95	802,540,217.31
November 25, 1936....	594	785,646,498.73	*61,820,569.56	904,478,939.66
December 31, 1937....	573	763,399,653.58	*60,377,430.08	880,918,013.08
December 31, 1938....	557	815,311,366.33	*59,554,707.10	931,715,561.77
December 30, 1939....	547	880,626,739.51	*57,936,018.37	996,235,136.34
November 12, 1940....	540	919,112,293.34	*55,908,182.49	1,032,361,779.74
December 31, 1941....	533	1,077,113,240.27	*55,975,495.16	1,192,413,028.71
December 31, 1942....	523	1,414,281,907.45	*56,282,876.55	1,534,011,949.41
December 31, 1943....	514	1,654,768,273.25	*56,585,291.20	1,780,470,290.50
December 30, 1944....	514	2,031,932,766.67	*57,121,451.77	2,170,597,714.47
December 31, 1945....	512	2,468,583,272.76	*63,816,950.05	2,618,368,281.61
December 31, 1946....	515	2,409,987,426.33	*65,079,262.27	2,572,872,515.55
December 31, 1947....	520	2,510,745,024.36	*66,285,930.00	2,684,956,830.31
December 31, 1948....	521	2,505,859,255.02	*67,257,688.57	2,691,934,265.06
December 31, 1949....	519	2,540,856,916.66	*68,777,188.57	2,740,792,922.55
December 30, 1950....	522	2,731,185,197.70	*70,267,488.57	2,950,783,617.47
December 31, 1951....	521	2,884,117,857.69	*75,476,988.57	3,119,076,236.33
December 31, 1952....	522	3,023,610,372.19	*77,551,738.57	3,273,806,075.56
December 31, 1953....	524	3,082,808,673.49	*80,220,446.00	3,349,397,211.53
December 31, 1954....	525	3,195,622,417.12	*83,658,380.00	3,484,725,382.04
December 31, 1955....	530	3,235,102,886.32	*90,124,880.00	3,538,495,001.52
December 31, 1956....	535	3,357,664,130.79	*90,600,380.00	3,692,873,010.63
December 31, 1957....	534	3,383,033,730.25	*96,437,880.00	3,733,685,720.62
December 31, 1958....	545	3,686,931,589.91	*102,633,880.00	4,067,040,286.75
December 31, 1959....	554	3,743,419,440.47	*109,353,380.00	4,163,646,365.29
December 31, 1960....	551	3,852,149,699.51	*125,049,380.00	4,293,779,687.92
December 31, 1961....	549	4,070,992,151.41	*126,902,880.00	4,528,851,631.47
December 28, 1962....	550	4,386,724,694.89	*130,097,780.00	4,891,565,013.58
December 20, 1963....	553	4,627,208,174.91	*134,349,117.50	5,194,207,352.87
December 31, 1964....	558	4,353,889,127.64	*118,244,380.00	4,824,143,364.22
December 31, 1965....	565	4,580,181,686.25	*127,843,210.00	5,090,069,042.84
December 31, 1966....	568	4,906,240,741.09	*137,028,770.00	5,472,655,533.54
December 31, 1967....	569	5,582,596,241.45	*148,476,020.00	6,186,069,809.59
December 31, 1968....	571	6,054,810,473.87	*164,413,869.68	6,842,447,755.92
December 31, 1969....	573	6,164,250,846.61	*176,304,104.69	7,096,504,324.09
December 31, 1970....	578	6,546,558,057.33	*188,746,042.50	7,538,281,992.81
December 31, 1971....	579	7,379,197,587.81	*196,861,960.00	8,468,713,187.33
December 31, 1972....	589	+7,656,221,198.76	*187,460,909.00	8,665,742,508.85
December 31, 1973....	594	+8,372,834,110.64	*196,375,827.00	9,539,290,950.12
December 31, 1974....	600	+8,906,743,869.79	*211,600,126.46	10,204,556,001.26
December 31, 1975....	602	+9,779,160,422.96	*218,296,446.50	11,162,611,952.21
December 31, 1976....	605	+10,837,177,000.00	*233,575,000.00	12,180,300,000.00
December 31, 1977....	609	+12,519,879,000.00	*262,356,000.00	14,091,195,000.00
December 31, 1978....	625	+14,002,944,000.00	*282,898,000.00	16,038,256,000.00
December 31, 1979....	633	+15,527,518,000.00	*299,776,000.00	17,843,257,000.00
December 31, 1980....	637	+16,612,476,000.00	*307,087,000.00	19,164,485,000.00
December 31, 1981....	623	+17,345,369,000.00	*298,724,000.00	20,407,000,000.00

+ Includes Certified and Officer's Checks, etc.

* Includes Capital Notes.

MISSOURI STATE CHARTERED BANKS AND TRUST COMPANIES
AS OF JUNE 30, 1982

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Adrian Bank	Adrian	2485	Oct. 18, 1932	14,535
The Bank of Advance	Advance	1108	Jan. 30, 1902	31,112
Gravois Bank	Affton	2731	Sept. 9, 1913	188,833
Albany State Bank	Albany	2727	June 13, 1980	6,457
Gentry County Bank	Albany	146	July 24, 1876	53,024
Alma Bank	Alma	277	July 28, 1884	9,007
Bank of Altenburg	Altenburg	1710	April 1, 1910	9,855
Alton Bank	Alton	2350	April 17, 1924	10,395
Citizens Bank, Amsterdam, Mo.	Amsterdam	2391	Jan. 4, 1926	4,616
The Anderson State Bank	Anderson	2564	Oct. 30, 1944	17,360
Farmers Bank	Antonia	2334	June 13, 1923	15,290
Citizens Bank of Appleton City, Missouri	Appleton City	2479	Jan. 13, 1932	16,398
Arcadia Valley Bank	Arcadia	2509	March 28, 1934	11,361
Archie State Bank	Archie	1143	Aug. 26, 1902	7,322
First Missouri Bank of Jefferson County	Arnold	2681	Jan. 25, 1974	11,164
United Missouri Bank of Jefferson County	Arnold	1936	July 7, 1913	40,954
Bank of Ash Grove	Ash Grove	239	April 13, 1883	21,712
South County Bank	Ashland	2650	Dec. 4, 1967	8,859
CharterBank Aurora	Aurora	2522	Aug. 4, 1934	52,255
Lawrence County Bank	Aurora	2670	Nov. 1, 1972	6,981

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Security Bank of Auxvasse	Auxvasse	2458	Jan. 25, 1930	11,692
Citizens Bank of Ava	Ava	1392	July 3, 1905	31,524
Boatmen's Bank of West County	Ballwin	2513	May 7, 1934	64,868
Belgrade State Bank	Belgrade	1464	June 19, 1906	16,483
Belle State Bank	Belle	2600	April 9, 1956	7,478
Bank of Belton	Belton	279	Aug. 19, 1884	15,461
CharterBank Belton	Belton	1591	June 23, 1908	41,788
Farmers and Merchants Bank of Berger	Berger	2534	May 3, 1935	4,874
State Bank of Bernie	Bernie	2563	Oct. 23, 1944	18,182
The Bethany Trust Company	Bethany	181	Sept. 19, 1919	41,310
Bank of Billings	Billings	1984	March 16, 1914	3,144
Bank of Birch Tree	Birch Tree	2453	Nov. 7, 1929	5,532
Bank of Bismarck	Bismarck	1112	Feb. 21, 1902	11,292
Blackburn Bank	Blackburn	2553	July 7, 1941	7,589
Farmers' Stock Bank	Blackwater	941	Oct. 17, 1895	5,118
Farmers Bank of Blairstown	Blairstown	1685	Nov. 20, 1909	1,757
Eagle Bank of Gasconade County	Bland	2736	July 2, 1982	4,607
Bank of Bloomfield	Bloomfield	2549	Aug. 7, 1939	31,018
Bank of Bloomsdale	Bloomsdale	1993	May 15, 1914	22,156
Bank of Jacomo	Blue Springs	2654	March 18, 1970	28,268
Blue Springs Bank	Blue Springs	2558	Feb. 23, 1944	71,383
United Missouri Bank of Blue Springs	Blue Springs	2705	July 12, 1978	17,443
Citizens Bank of Blythedale	Blythedale	1734	Sept. 6, 1910	12,748
Citizens State Bank of Polk County	Bolivar	1770	April 3, 1911	8,399
Commerce Bank of Bolivar	Bolivar	2609	June 16, 1958	51,985

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Polk County Bank	Bolivar	768	May 14, 1891	35,065
Commerce Bank of Bonne Terre	Bonne Terre	2657	Aug. 31, 1970	33,880
United Missouri Bank of Boonville	Boonville	2440	Nov. 24, 1928	36,249
Bosworth State Bank	Bosworth	2562	Aug. 22, 1944	4,407
Bank of Bourbon	Bourbon	1286	Aug. 20, 1904	34,177
Community State Bank of Bowling Green	Bowling Green	361½	Jan. 26, 1887	38,344
Farmers Mercantile Bank	Bowling Green	909	Jan. 12, 1895	34,854
Centerre Bank of Branson	Branson	2580	Jan. 3, 1950	53,794
Security Bank and Trust Company of Branson	Branson	2515	June 1, 1934	43,677
The Braymer Bank	Braymer	2711	Sept. 7, 1978	13,687
The Brentwood Bank	Brentwood	1888	Sept. 28, 1912	62,695
Mark Twain State Bank	Bridgeton	2636	June 30, 1964	101,289
First Security Bank of Brookfield	Brookfield	2582	Feb. 16, 1950	24,084
United Missouri Bank of Brookfield	Brookfield	1106	Jan. 13, 1902	36,180
Commerce Bank of Brunswick	Brunswick	2085	March 22, 1917	24,232
Bucklin State Bank of Bucklin, Missouri	Bucklin	2383	June 26, 1925	14,437
First State Bank of Buckner	Buckner	2421	March 1, 1928	14,956
Buffalo Bank	Buffalo	2723	Nov. 16, 1979	9,920
O'Bannon Banking Company	Buffalo	1421	Nov. 20, 1905	34,591
Bunceton State Bank	Bunceton	2339	Oct. 11, 1923	6,561
The Bank of Bunker	Bunker	1819	Dec. 13, 1911	6,583
CharterBank Butler	Butler	2665	March 21, 1945	50,149
Regional Missouri Bank	Bynumville	1586	May 13, 1908	3,997
Cabool State Bank	Cabool	1916	March 24, 1913	22,571
Citizens State Bank of Calhoun	Calhoun	2478	Dec. 11, 1931	12,290

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
The Farmers and Traders Bank of California, Mo.	California	302	Oct. 19, 1885	19,267
Callao Community Bank	Callao	2572	June 13, 1946	8,459
Platte County Bank of Camden Point	Camden Point	1030	July 1, 1899	5,249
Camden County Bank	Camdenton	895	June 23, 1894	18,253
Cameron State Bank	Cameron	2644	Oct. 1, 1965	11,581
Farmers State Bank	Cameron	2499	Feb. 13, 1934	32,885
State Bank of Campbell	Campbell	1303	Oct. 26, 1904	23,713
Canton State Bank	Canton	2540	Sept. 21, 1935	19,434
Cape Mercantile Bank and Trust Company	Cape Girardeau	1292	Sept. 27, 1904	47,189
Farmers and Merchants Bank of Cape Girardeau	Cape Girardeau	1307	Nov. 12, 1904	126,539
South East Missouri Bank	Cape Girardeau	2726	May 30, 1980	8,975
Cardwell State Bank	Cardwell	2556	Aug. 9, 1943	5,976
Citizens Bank of Carl Junction	Carl Junction	1225	Oct. 22, 1903	9,324
Carroll County Trust Company of Carrollton, Missouri	Carrollton	173	Jan. 21, 1919	30,134
The Farmers Bank	Carrollton	1878	Aug. 12, 1912	9,425
CharterBank of Carthage	Carthage	953	April 6, 1896	67,529
Southwest Missouri Bank	Carthage	2710	Aug. 11, 1978	23,897
United Missouri Bank of Carthage	Carthage	2701	June 9, 1978	44,136
First State Bank of Caruthersville	Caruthersville	2508	March 28, 1934	50,268
Commerce Bank of Barry County	Cassville	355	Jan. 11, 1887	42,633
Center State Bank	Center	2579	Nov. 5, 1947	9,899
Reynolds County Savings Bank	Centerville	2519	June 19, 1934	6,977
Bank of Chaffee	Chaffee	2546	Aug. 13, 1937	13,747
United Bank of Chamois	Chamois	2539	Aug. 19, 1935	4,596
Citizens' Bank of Charleston	Charleston	2604	June 21, 1957	23,047

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
First Security State Bank of Charleston	Charleston	2460	Feb. 6, 1930	48,691
Centerre Bank of Chesterfield	Chesterfield	1980	March 5, 1914	69,891
County Bank of Chesterfield	Chesterfield	2686	March 14, 1975	28,861
Mark Twain Parkway Bank	Chesterfield	276	Feb. 4, 1970	77,829
Woods Mill-Forty Bank	Chesterfield	2714	Nov. 3, 1978	8,254
Chillicothe State Bank	Chillicothe	2547	Oct. 19, 1937	57,605
Citizens Bank and Trust Company	Chillicothe	2706	July 20, 1978	92,162
Community Bank	Chillicothe	2223	Oct. 31, 1919	24,261
Clarence State Bank	Clarence	2566	March 31, 1945	5,803
The Clarksdale Bank of Clarksdale, Missouri	Clarksdale	2417	Dec. 20, 1927	5,454
Clifford Banking Company	Clarksville	1117	March 6, 1902	10,308
Clayco State Bank	Claycomo	2671	Nov. 9, 1972	8,688
Central Bank of Clayton	Clayton	2663	Feb. 28, 1972	54,428
County Bank of St. Louis	Clayton	2695	April 25, 1977	450,867
Metro Bank/Clayton	Clayton	2612	Sept. 12, 1958	124,667
Metro Trust Company	Clayton	280	Nov. 6, 1972	664
The Guaranty Trust Company of Missouri	Clayton	267	Jan. 6, 1948	595
The Trust Company of St. Louis County	Clayton	62	Oct. 30, 1902	210
The Peoples Bank of Clever, Missouri	Clever	2091	April 17, 1917	7,667
Citizens Bank of Climax Springs, Missouri	Climax Springs	1558	Sept. 13, 1907	6,905
Charter Bank Clinton	Clinton	1799	Aug. 7, 1911	33,480
Union State Bank of Clinton	Clinton	2481	April 20, 1932	41,610
Bank of Coffey	Coffey	991	Aug. 13, 1897	5,493
The Citizens-Farmers Bank of Cole Camp	Cole Camp	2446	March 23, 1929	16,276
Centerre Bank of Columbia	Columbia	327	Aug. 4, 1886	127,955

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Century State Bank	Columbia	2664	March 30, 1972	20,610
Concordia Bank of Concordia, Missouri	Concordia	2482	June 23, 1932	25,039
Boatmen's Bank of Concord Village	Concord Village	2613	Nov. 3, 1958	88,607
The Corder Bank	Corder	792	Sept. 10, 1891	5,436
Bank of Craig	Craig	2454	Nov. 9, 1929	6,655
Centerre Bank of Crane	Crane	1289	Sept. 10, 1904	29,320
Bank of Creighton	Creighton	1126	June 6, 1902	4,734
Metro Bank/Southwest County	Crestwood	2733	Jan. 10, 1957	101,924
Boatmen's West Port Bank	Creve Coeur	2691	Sept. 16, 1976	59,705
First Missouri Bank and Trust Company of Creve Coeur	Creve Coeur	274	Sept. 22, 1967	129,430
Landmark Bank of Creve Coeur	Creve Coeur	2656	Aug. 12, 1970	89,088
Bank of Crocker	Crocker	1791	July 5, 1911	16,493
Centerre Bank of Crystal City	Crystal City	1813	Nov. 15, 1911	43,676
Peoples Bank of Cuba	Cuba	2730	June 22, 1901	33,455
Deepwater State Bank	Deepwater	1515	Dec. 18, 1906	1,611
CharterBank De Soto	De Soto	1018	Aug. 6, 1898	38,259
State Bank of De Soto	De Soto	2646	July 15, 1966	20,183
The Colonial Bank	Des Peres	2643	Sept. 7, 1965	81,488
Citizen's Bank of Dexter	Dexter	1171	Feb. 19, 1903	33,298
First State Bank of Dexter	Dexter	2694	March 30, 1977	25,215
Diamond Bank	Diamond	1287	Sept. 1, 1904	5,889
The State Bank of Dixon	Dixon	2242	Jan. 3, 1920	13,316
Ripley County State Bank	Doniphan	2724	Jan. 4, 1980	8,113
Bank of Downing	Downing	2467	Dec. 4, 1930	6,011
Bank of Drexel	Drexel	1705	March 8, 1910	13,579

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
First Bank of East Prairie	East Prairie	2474	Sept. 12, 1931	23,215
American Bank of Edgerton	Edgerton	467	Feb. 23, 1888	8,298
The Citizens Bank of Edina	Edina	2017	Sept. 5, 1914	40,247
Citizens Bank of Eldon	Eldon	1329	Jan. 20, 1905	33,289
Mercantile Bank of Eldon	Eldon	1069	Oct. 3, 1900	43,470
Community Bank of El Dorado Springs	El Dorado Springs	2729	Nov. 21, 1980	6,335
Tri-County State Bank of El Dorado Springs	El Dorado Springs	2517	June 11, 1934	36,522
Farmers State Bank of Ellington, Mo.	Ellington	1676	Oct. 18, 1909	10,095
Ellisville Metro Bank	Ellisville	2677	Aug. 28, 1973	25,561
First Missouri Bank of Ellisville	Ellisville	2721	June 8, 1979	13,215
Farmers and Merchants Bank of Elmo	Elmo	2082	Feb. 6, 1917	14,645
Bank of Lincoln County	Elsberry	739	Nov. 26, 1890	14,179
Eminence Security Bank	Eminence	2616	Jan. 26, 1959	9,673
Eureka Bank	Eureka	1883	Aug. 30, 1912	21,931
Commerce Bank of Excelsior Springs	Excelsior Springs	890	May 9, 1894	26,224
CharterBank Excelsior Springs	Excelsior Springs	174	Jan. 31, 1919	32,449
Bank of Exeter	Exeter	1158	Dec. 11, 1902	4,748
Exchange Bank of Fairfax	Fairfax	855	Dec. 14, 1892	13,313
The Bank of Fairport	Fairport	1628	March 8, 1909	5,320
Farley State Bank	Farley	1537	May 9, 1907	15,569
First State Bank of Farmington	Farmington	2589	Nov. 3, 1953	34,321
Mercantile Bank of Farmington	Farmington	2495	Jan. 12, 1934	57,889
Commercial Trust Company of Fayette	Fayette	202	Feb. 20, 1922	24,165
Mark Twain Progress Bank	Fenton	2687	Sept. 16, 1975	32,069
United Missouri Bank of Ferguson	Ferguson	1503	Oct. 29, 1906	77,275

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Commerce Bank of Festus	Festus	628	Nov. 7, 1889	57,611
State Bank of Fisk	Fisk	1870	July 3, 1912	8,265
First Missouri Bank of St. Francois County	Flat River	1057	June 27, 1900	23,949
Centerre Bank of Florissant	Florissant	1274	July 12, 1904	112,137
Commerce Bank of Florissant	Florissant	2635	June 18, 1964	54,982
Bank of Fordland	Fordland	1412	Sept. 18, 1905	5,890
The First State Bank of Forest City	Forest City	2567	July 27, 1945	6,688
Boatmen's Bank of Taney County	Forsyth	2608	April 23, 1958	50,245
The Madison County Bank	Fredericktown	1428	Dec. 27, 1905	7,713
New Era Bank	Fredericktown	2518	June 18, 1934	55,038
Bank of Freeburg	Freeburg	1375	May 29, 1905	7,683
The Callaway Bank	Fulton	1054	June 2, 1900	58,928
Bank of Gainesville	Gainesville	1096	Oct. 29, 1901	40,121
Bank of Gallatin	Gallatin	2415	Dec. 9, 1927	14,282
Cook & Vencill Bank	Galt	1702	Feb. 26, 1910	6,742
Garden City Bank	Garden City	2418	Jan. 12, 1928	9,383
First Missouri Bank of Franklin County	Gerald	1952	Oct. 23, 1913	27,617
Commercial Bank of Gideon	Gideon	2275	Oct. 1, 1920	4,780
Glasgow Savings Bank	Glasgow	764	April 17, 1891	24,425
Tri-County Trust Company	Glasgow	201	Oct. 20, 1921	15,214
Goodman State Bank	Goodman	1816	Nov. 24, 1911	7,437
First Midwest Bank of Gower	Gower	2096	July 17, 1917	10,789
The Bank of Grain Valley	Grain Valley	1369	May 11, 1905	6,138
The Citizens' State Bank of Granby	Granby	2574	Aug. 2, 1946	7,279
Bank of Grandin	Grandin	1909	Jan. 27, 1913	10,691

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
The Grandview Bank and Trust Company	Grandview	1522	Jan. 12, 1907	24,282
Citizens Bank of Grant City, Missouri	Grant City	1022	Sept. 7, 1898	25,287
Farmers Bank of Green City	Green City	2557	Nov. 13, 1943	9,144
Citizens Home Bank	Greenfield	1406	Aug. 9, 1905	20,173
Farmers and Merchants Bank of Greenridge	Green Ridge	675	March 14, 1890	12,082
State Bank of Greenville	Greenville	2689	March 24, 1976	8,407
Farmers and Merchants Bank of Hale	Hale	2425	May 2, 1928	3,865
The State-Bank of Hallsville	Hallsville	2443	March 13, 1929	7,687
The Hamilton Bank	Hamilton	2548	June 2, 1938	23,918
Commerce Bank of Hannibal	Hannibal	129	July 13, 1912	38,933
Farmers and Merchants Bank	Hannibal	955	May 12, 1896	26,236
Ray County Bank	Hardin	2551	June 24, 1940	5,558
Allen Bank and Trust Company	Harrisonville	281	Oct. 8, 1884	25,289
Wright County Bank	Hartville	702	June 9, 1890	20,295
Bank of Harwood	Harwood	935	Aug. 6, 1895	3,430
Bank of Hayti	Hayti	1135	July 22, 1902	21,766
Missouri Delta Bank	Hayti	1760	Jan. 19, 1911	13,841
Lindbergh Bank	Hazelwood	2615	Dec. 3, 1958	35,950
Bay-Hermann Bank	Hermann	1810	Oct. 20, 1911	10,107
First Missouri Bank of Gasconade County	Hermann	2530	Feb. 11, 1935	26,565
The Bank of Hermitage	Hermitage	2189	July 30, 1919	21,563
American Bank of Higginsville	Higginsville	2496	Jan. 15, 1934	37,451
Higginsville State Bank	Higginsville	2708	July 28, 1978	7,861
High Ridge Mercantile Bank	High Ridge	2618	March 5, 1959	38,325
Bank of Hillsboro	Hillsboro	824	April 14, 1892	16,708

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Eagle Bank and Trust Company of Jefferson County	Hillsboro	124	April 28, 1911	10,709
Bank of Holden	Holden	69	May 13, 1872	19,682
Farmers and Commercial Bank	Holden	193	March 24, 1881	18,050
Summit Bank	Holts Summit	2682	June 17, 1974	5,876
102 Valley Bank	Hopkins	2590	Nov. 23, 1954	6,437
Merchants and Planters Bank of Hornersville, Missouri	Hornersville	2034	March 1, 1915	10,838
County Bank of House Springs	House Springs	1882	Aug. 29, 1912	23,363
The Bank of Houston	Houston	584	June 4, 1889	29,954
Humansville Bank	Humansville	1613	Dec. 2, 1908	15,502
Hume Bank	Hume	1651	June 23, 1909	5,153
Bank of Hunnewell	Hunnewell	2434	Oct. 5, 1928	1,627
Farmers and Merchants Bank of Huntsville, Missouri	Huntsville	1044	Jan. 2, 1900	20,972
Bank of Iberia	Iberia	1041	Oct. 21, 1899	12,984
Bank of Illmo	Illmo	2367	Sept. 22, 1924	6,212
Bank of Independence	Independence	346	Dec. 18, 1886	43,029
The Chrisman-Sawyer Bank	Independence	2526	Oct. 13, 1934	29,523
Mark Twain Independence Bank	Independence	2667	July 19, 1972	16,060
Noland Road Mercantile Bank	Independence	2641	July 14, 1965	89,604
Standard State Bank	Independence	2301	June 18, 1921	52,734
First Community Bank	Ionia	1337	Feb. 11, 1905	3,510
Irondale Bank	Irondale	1088	July 23, 1901	10,279
Iron County Security Bank	Ironton	2514	May 10, 1934	18,989
Cape County Bank	Jackson	506	July 30, 1888	42,438
Jackson Exchange Bank and Trust Company	Jackson	2545	Oct. 27, 1936	47,473
Home Exchange Bank of Jamesport	Jamesport	2380	May 29, 1925	15,220

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Peoples Bank of Jamestown	Jamestown	2552	Jan. 8, 1941	6,027
Bank of Jasper	Jasper	2597	Oct. 11, 1955	10,055
The Central Trust Bank	Jefferson City	277	Jan. 9, 1902	270,793
First Missouri Development	Jefferson City	DFC 1	Dec. 3, 1968	6,772
Jefferson Bank of Missouri	Jefferson City	2637	Dec. 10, 1964	63,909
United Missouri Bank of Jefferson City	Jefferson City	2707	July 26, 1978	17,802
Charter Bank of Jennings	Jennings	2372	Jan. 19, 1925	80,394
Landmark North County Bank and Trust Company	Jennings	270	June 10, 1959	147,058
Mark Twain Northland Bank	Jennings	1956	Dec. 8, 1913	138,058
Jonesburg State Bank	Jonesburg	2288	Feb. 14, 1921	14,072
Commerce Bank of Joplin	Joplin	1074	Dec. 27, 1900	64,578
First State Bank of Joplin	Joplin	2373	Feb. 5, 1925	42,977
United Missouri Bank of Joplin	Joplin	2704	July 12, 1978	32,718
Commerce Bank of Kahoka	Kahoka	905	Nov. 1, 1894	32,987
Kahoka State Bank	Kahoka	2648	Sept. 21, 1966	7,665
American Bank & Trust Company of Kansas City	Kansas City	2312	Jan. 20, 1922	66,181
Bannister Bank and Trust	Kansas City	2639	Feb. 9, 1965	32,030
Blue Ridge Bank and Trust Co.	Kansas City	2611	Sept. 8, 1958	93,652
Boatmen's Bank and Trust Co. of Kansas City	Kansas City	2304	July 5, 1921	265,303
Boatmen's North Hills Bank	Kansas City	2593	Jan. 25, 1955	60,403
Central Bank of Kansas City	Kansas City	2583	Aug. 10, 1950	29,604
City Bank and Trust Company of Kansas City	Kansas City	2577	July 3, 1947	92,850
Commerce Bank of Blue Hills	Kansas City	2585	Nov. 21, 1951	21,705
Country Club Bank	Kansas City	2587	Aug. 9, 1952	38,365
Goppert Bank & Trust Company	Kansas City	2598	Jan. 19, 1956	80,260

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Investors Fiduciary Trust Company	Kansas City	279	Oct. 19, 1972	16,865
Jackson County State Bank	Kansas City	2606	March 12, 1958	39,935
Kansas City Bank & Trust Co.	Kansas City	9	Sept. 9, 1887	79,210
Landmark KCI Bank	Kansas City	2668	Sept. 18, 1972	18,816
Laurel Bank of Kansas City	Kansas City	2191	Aug. 2, 1919	16,513
Laurel Bank of Platte County	Kansas City	2631	Jan. 8, 1964	27,553
Mark Twain Empire Bank	Kansas City	2625	Feb. 1, 1962	71,224
Mark Twain Plaza Bank	Kansas City	2722	Nov. 16, 1979	53,956
Mercantile Bank and Trust Company	Kansas City	256	Feb. 27, 1933	211,685
The Merchants Bank	Kansas City	2067	July 26, 1916	90,508
Metro North State Bank	Kansas City	2675	Jan. 22, 1973	62,365
The Metropolitan Bank	Kansas City	2651	Oct. 19, 1968	44,938
Missouri Bank and Trust Company of Kansas City	Kansas City	258	Oct. 20, 1933	13,011
Peoples Mercantile Bank	Kansas City	1808	Oct. 2, 1911	49,000
Plaza Bank & Trust Company	Kansas City	278	Nov. 1, 1971	102,590
Red Bridge Mercantile Bank	Kansas City	2647	Aug. 22, 1966	64,873
Republic Bank of Kansas City	Kansas City	2106	Jan. 18, 1918	14,388
Stadium Bank	Kansas City	2143	Feb. 13, 1919	31,320
Traders Bank of Kansas City	Kansas City	2703	July 6, 1978	135,013
United Missouri Bank of Blue Valley	Kansas City	1797	July 21, 1911	62,534
United Missouri Bank of Hickman Mills	Kansas City	2306	July 27, 1921	56,653
United Missouri Bank South	Kansas City	2594	July 5, 1955	70,705
The University Bank	Kansas City	2212	Oct. 2, 1919	54,300
Westport Bank	Kansas City	1504	Oct. 30, 1906	80,801
Kearney Commercial Bank	Kearney	433	Aug. 17, 1887	14,152

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Kearney Trust Company	Kearney	193	Nov. 4, 1920	19,628
Centerre Bank of Kennett	Kennett	746	Jan. 7, 1891	99,990
The Cotton Exchange Bank	Kennett	1070	Oct. 18, 1900	38,055
Bank of Keytesville	Keytesville	1058	July 2, 1900	14,082
Bank of Kimberling City	Kimberling City	2669	Oct. 10, 1972	24,011
First State Bank of King City, Missouri	King City	2525	Aug. 28, 1934	16,459
The Kingston Bank	Kingston	2576	July 2, 1947	8,870
Bank of Kirksville	Kirksville	1963	Dec. 24, 1913	57,908
United Missouri Bank of Kirkwood	Kirkwood	260	March 24, 1934	68,509
The Bank of Knobnoster	Knob Noster	1013	May 14, 1898	15,743
The Bank of La Belle	La Belle	2568	Oct. 5, 1945	15,863
Laddonia State Bank	Laddonia	2471	April 11, 1931	15,718
The Charter Bank of Ladue	Ladue	2661	Feb. 9, 1972	32,718
Landmark Bank of Ladue	Ladue	266	Dec. 9, 1939	56,443
Farmers and Merchants Bank of La Grange	La Grange	1234	Dec. 21, 1903	11,296
Barton County State Bank	Lamar	2219	Oct. 18, 1919	32,584
Lamar Trust Company	Lamar	222	March 5, 1925	34,924
La Monte Community Bank	La Monte	2570	March 4, 1946	6,773
Bank of Lancaster	Lancaster	2423	April 12, 1928	17,231
Schuyler County State Bank	Lancaster	2494	Dec. 18, 1933	16,390
La Plata State Bank	La Plata	2480	Jan. 21, 1932	22,095
The Lathrop Bank	Lathrop	1037	Oct. 2, 1899	13,501
Lawson Bank	Lawson	2493	Dec. 4, 1933	17,166
Bank of Leadwood	Leadwood	1382	June 6, 1905	9,827
Central Bank	Lebanon	2095	June 15, 1917	44,238

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Bank of Lee's Summit	Lee's Summit	267	Feb. 20, 1884	23,403
CharterBank Lee's Summit	Lee's Summit	217	May 28, 1924	64,185
Midland Bank	Lee's Summit	2645	Nov. 23, 1965	63,194
Bank of Leeton	Leeton	966	Sept. 14, 1896	3,265
Lemay Bank and Trust Company	Lemay	1438	Feb. 16, 1906	191,047
The Lewistown State Bank	Lewistown	2433	Sept. 5, 1928	26,827
CharterBank Lexington	Lexington	282	Oct. 18, 1884	30,111
Commerce Bank of Lexington	Lexington	233	May 14, 1928	25,421
Lafayette County Bank of Lexington/Wellington	Lexington	509	Aug. 13, 1888	9,662
Farmers State Bank of Liberal	Liberal	2621	June 23, 1959	8,465
Peoples Savings Bank	Licking	2369	Oct. 30, 1924	21,847
Peoples Bank of Lilbourn	Lilbourn	2617	Feb. 11, 1959	10,785
The Farmers Bank of Lincoln	Lincoln	647	Jan. 11, 1890	16,882
Linn State Bank	Linn	1912	March 17, 1913	28,096
Linn County State Bank	Linneus	1987	March 25, 1914	8,067
CharterBank Lockwood	Lockwood	1241	Jan. 11, 1904	25,478
Farmers Bank of Lohman	Lohman	1624	Feb. 23, 1909	11,443
Heritage Bank	Loose Creek	1366	April 28, 1905	9,630
County Bank of Louisiana	Louisiana	354	Jan. 7, 1887	28,030
The Mercantile Bank of Louisiana, Mo.	Louisiana	751	Jan. 29, 1891	38,318
The Lowry City Bank	Lowry City	1182	April 11, 1903	5,881
The Bollinger County Bank	Lutesville	807	Dec. 26, 1891	15,923
The Bank of Macks Creek	Macks Creek	1774	May 15, 1911	5,525
Macon-Atlanta State Bank	Macon	916	March 23, 1895	52,001
Mercantile Bank of Macon	Macon	2634	June 1, 1964	22,985

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Madison Bank	Madison	466	Feb. 20, 1888	6,218
Malden State Bank	Malden	1180	April 1, 1903	40,866
First Missouri Bank of West County	Manchester	2688	Oct. 9, 1975	18,731
County Bank of Manchester	Manchester	2678	Aug. 28, 1973	17,361
Bank of Mansfield	Mansfield	1116	March 6, 1902	18,108
Southern Missouri Bank	Mansfield	1584	April 2, 1908	8,056
Pioneer Bank and Trust Company	Maplewood	263	Sept. 7, 1934	77,865
Bank of Marble Hill	Marble Hill	1423	Nov. 27, 1905	12,186
American Bank of Marceline	Marceline	1575	Dec. 28, 1907	25,126
First State Bank of Marionville	Marionville	2628	June 10, 1963	6,666
Community Bank of Marshall	Marshall	2696	Sept. 1, 1977	8,164
CharterBank Marshall	Marshall	173	March 6, 1879	45,786
Wood & Huston Bank	Marshall	275	Sept. 25, 1967	76,435
Citizens State Bank	Marshfield	2502	March 3, 1934	39,008
Webster County Bank	Marshfield	2697	Nov. 18, 1977	9,525
Martinsburg Bank	Martinsburg	864	April 1, 1893	8,889
American Bank of Maryville	Maryville	1252	April 5, 1904	11,624
Citizens State Bank of Maryville, Missouri	Maryville	2472	Aug. 12, 1931	59,835
First Midwest Bank	Maryville	1284	July 30, 1904	28,955
The Nodaway Valley Bank	Maryville	888	April 4, 1894	90,869
The Farmers Bank of Maysville	Maysville	2257	March 12, 1920	16,830
Bank of Meadville	Meadville	798	Oct. 19, 1891	7,684
Mehlville Bank	Mehlville	2719	April 20, 1979	10,819
Farmers and Merchants Bank of Memphis, Missouri	Memphis	2578	Nov. 5, 1947	14,854
Mercantile Bank of Memphis	Memphis	2436	Oct. 13, 1928	49,582

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
The Peoples Bank of Mercer	Mercer	2377	March 30, 1925	12,420
Meta State Bank	Meta	1991	April 27, 1914	8,277
Metz Banking Company	Metz	1488	Sept. 14, 1906	6,824
Citizens Savings Bank of Browning/Milan	Milan	271	April 18, 1884	15,120
United Missouri Bank of Milan	Milan	2702	June 21, 1978	20,826
Peoples Bank of Miller	Miller	2437	Oct. 22, 1928	7,839
Bank of Minden	Mindenmines	1876	July 31, 1912	7,834
Bank of Cairo and Moberly	Moberly	1361	April 14, 1905	19,533
City Bank and Trust Company of Moberly	Moberly	264	May 4, 1935	88,314
United Missouri Bank of Monett	Monett	262	May 21, 1934	51,463
Monroe City Bank	Monroe City	978	March 5, 1897	26,590
First Missouri Bank of Montgomery County	Montgomery City	873	June 29, 1893	33,044
Bank of Monticello	Monticello	2419	Feb. 27, 1928	13,630
Montrose Savings Bank	Montrose	925	June 4, 1895	8,995
Tri-County Bank	Morehouse	2543	May 27, 1936	13,488
Community Bank of Morrison	Morrison	2536	June 3, 1935	5,488
Exchange Bank	Mound City	2124	June 24, 1918	17,071
Missouri Farmers Bank	Mound City	2528	Dec. 19, 1934	20,578
The Security Bank of Mountain Grove	Mountain Grove	2529	Jan. 3, 1935	15,519
The Bank of Mountain View	Mountain View	1276	July 20, 1904	19,271
Napoleon Bank	Napoleon	1134	July 10, 1902	9,896
Bank of Neosho	Neosho	962	July 16, 1896	56,854
Citizens State Bank of Nevada, Missouri	Nevada	2619	March 27, 1959	38,388
Thornton Bank	Nevada	2698	Jan. 19, 1978	24,944
Citizens Bank of Newburg, Newburg, Mo.	Newburg	2559	Feb. 26, 1944	4,852

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Bank of New Cambria	New Cambria	2487	March 18, 1933	10,178
First State Bank of New Hampton	New Hampton	2432	July 28, 1928	7,623
Citizens Bank of New Haven	New Haven	2512	May 3, 1934	19,289
Ralls County State Bank	New London	2561	June 28, 1944	13,180
Bank of New Madrid	New Madrid	2523	Aug. 15, 1934	26,843
Citizens Bank of Newtown	Newtown	461	Feb. 13, 1888	4,566
Nixa Bank	Nixa	2607	March 19, 1958	20,529
State Bank of Noel	Noel	2601	June 6, 1956	11,454
Citizens Bank of Norborne	Norborne	933	Aug. 3, 1895	10,943
North Kansas City State Bank	N. Kansas City	1425	Dec. 2, 1905	15,803
Normandy Bank	Northwoods	2442	Jan. 29, 1929	33,536
Commercial Bank of Oak Grove, Mo.	Oak Grove	1540	June 8, 1907	21,711
Landmark Bank of South County	Oakville	2673	Nov. 27, 1972	10,207
Bank of Odessa	Odessa	1004	Jan. 8, 1898	57,673
Boatmen's Bank of O'Fallon	O'Fallon	1220	Oct. 1, 1903	32,475
The Bank of Old Monroe	Old Monroe	1489	Sept. 19, 1906	11,287
Commercial Bank of St. Louis County	Olivette	2610	Aug. 1, 1958	38,664
Oran State Bank	Oran	1087	July 3, 1901	16,113
The Citizens Bank of Oregon, Missouri	Oregon	660	Feb. 7, 1890	7,744
Zook & Roecker State Bank	Oregon	2510	April 2, 1934	4,247
The Bank of Orrick	Orrick	1133	July 1, 1902	14,046
Bank of Lake of the Ozarks	Osage Beach	1493	Sept. 27, 1906	68,900
The Bank of Osborn	Osborn	326	July 16, 1886	3,403
Osceola Bank	Osceola	954	May 2, 1896	15,115
The Bank of Otterville	Otterville	894	June 13, 1894	3,948

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Charter Bank of Overland	Overland	2569	Jan. 2, 1946	55,472
The Citizens Bank of Owensville	Owensville	2527	Nov. 2, 1934	17,715
Ozark Bank	Ozark	1492	Sept. 25, 1906	32,475
Centerre Bank of Pacific	Pacific	1630	March 15, 1909	33,167
Commerce Bank of Pacific	Pacific	2683	June 19, 1974	7,939
Palmyra State Bank	Palmyra	2516	June 1, 1934	31,801
Paris Savings Bank	Paris	293	June 16, 1885	20,712
Farmers' Exchange Bank of Parkville	Parkville	1795	July 17, 1911	21,585
First State Bank of Pattonsburg	Pattonsburg	2533	May 1, 1935	7,767
United Missouri Bank of Cass County	Peculiar	1145	Aug. 29, 1902	13,922
Perry State Bank	Perry	2428	May 24, 1928	22,577
Bank of Perryville	Perryville	799	Nov. 2, 1891	41,897
Home Trust Mercantile Bank	Perryville	111	Aug. 7, 1909	39,456
Boatmen's Bank of Jefferson County	Pevely	1484	Aug. 30, 1906	23,958
Bank of Piedmont	Piedmont	1157	Nov. 29, 1902	20,450
The Citizens' Bank of Pilot Grove, Mo.	Pilot Grove	1945	Aug. 26, 1913	11,308
The McDonald County Bank	Pineville	997	Oct. 4, 1897	16,464
Bank of Plato	Plato	1568	Oct. 24, 1907	989
Platte County Bank	Platte City	1480	Aug. 18, 1906	10,680
Wells Bank of Platte City	Platte City	2504	March 7, 1934	25,081
American Bank of Plattsburg	Plattsburg	2713	Sept. 29, 1978	25,222
The Pleasant Hill Bank	Pleasant Hill	2500	Feb. 16, 1934	28,767
The Pleasant Hope Bank	Pleasant Hope	1407	Aug. 26, 1905	21,325
Farmer's Bank of Polo, Missouri	Polo	813	Jan. 28, 1892	9,221
Bank of Poplar Bluff	Poplar Bluff	345	Dec. 17, 1886	69,815

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Commerce Bank of Poplar Bluff	Poplar Bluff	1095	Sept. 18, 1901	70,259
Farmers Bank of Portageville	Portageville	1386	June 20, 1905	25,524
Washington County Mercantile Bank	Potosi	2497	Jan. 24, 1934	35,854
American Bank of Princeton	Princeton	2319	Oct. 16, 1922	23,273
Princeton State Bank	Princeton	2457	Jan. 9, 1930	20,576
First State Bank of Purdy	Purdy	2560	June 5, 1944	13,731
Puxico State Bank	Puxico	2599	Feb. 21, 1956	13,327
Bank of Raymondville	Raymondville	1790	July 3, 1911	6,123
Community Bank of Raymore	Raymore	2699	May 12, 1978	9,474
Boatmen's Raytown Bank	Raytown	1748	Nov. 18, 1910	86,813
CharterBank Raytown	Raytown	2680	Nov. 2, 1973	15,908
Laurel Bank of Raytown	Raytown	2605	Jan. 8, 1958	50,157
Bank of Table Rock Lake	Reeds Spring	2622	Aug. 10, 1959	21,424
Security State Bank	Republic	2581	Feb. 2, 1950	22,143
People's Savings Bank of Rhineland	Rhineland	2537	Aug. 12, 1935	15,771
Security Bank of Rich Hill	Rich Hill	2468	Dec. 30, 1930	12,367
Boatmen's Bank of Pulaski County	Richland	585	June 5, 1889	31,292
The Exchange Bank of Richmond	Richmond	530	Nov. 7, 1888	50,015
County Bank of Richmond Heights	Richmond Heights	2330	Feb. 5, 1923	48,981
Farmers State Bank	Risco	2555	April 30, 1943	11,497
Bank of Riverside, Missouri	Riverside	2591	Dec. 21, 1954	4,483
The Bank of Atchison County	Rock Port	212	Jan. 10, 1882	33,322
Citizens Bank & Trust	Rock Port	1123	March 28, 1902	27,208
Citizens Bank of Rogersville	Rogersville	1618	Dec. 29, 1908	10,371
American Bank of Rolla	Rolla	2586	June 5, 1952	42,433

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Centerre Bank of Rolla	Rolla	903	Sept. 11, 1894	55,328
Phelps County Bank	Rolla	2627	April 4, 1963	23,502
Farmers State Bank of Rosendale, Missouri	Rosendale	2294	April 4, 1921	7,913
Bank of Rothville	Rothville	1239	Jan. 8, 1904	15,207
Rushville State Bank	Rushville	1201	June 16, 1903	6,971
Community Bank of Russellville	Russellville	2520	July 10, 1934	10,686
Bank of St. Ann	St. Ann	2588	June 15, 1953	49,359
Landmark Northwest Plaza Bank	St. Ann	2638	Dec. 29, 1964	70,572
First State Bank of St. Charles, Missouri	St. Charles	402	April 27, 1887	46,063
Mercantile Bank of St. Charles County	St. Charles	2640	May 5, 1965	39,887
Weldon Spring Bank	St. Charles	2735	May 14, 1982	1,175
Farmers and Merchants Bank of St. Clair	St. Clair	1924	May 2, 1913	20,558
Bank of St. Elizabeth	St. Elizabeth	1968	Jan. 2, 1914	11,855
Bank of Ste. Genevieve	Ste. Genevieve	1103	Jan. 2, 1902	34,548
Rozier Mercantile Bank	Ste. Genevieve	1911	March 5, 1913	20,749
St. James Bank	St. James	2535	May 9, 1935	22,119
St. Johns Bank and Trust Company	St. Johns	2396	Oct. 2, 1926	93,104
Belt American Bank of St. Joseph	St. Joseph	2712	Sept. 20, 1978	48,121
Drovers Mercantile Bank	St. Joseph	1279	July 26, 1904	23,570
Farmers State Bank, St. Joseph, Missouri	St. Joseph	1481	Aug. 27, 1906	40,770
First Stock Yards Bank	South St. Joseph	2401	Feb. 28, 1927	42,091
Missouri Valley Trust Company	St. Joseph	43	Mar. 29, 1899	481
United Missouri Bank of St. Joseph	St. Joseph	629	Nov. 12, 1899	93,293
The Baden Bank of St. Louis	St. Louis	1666	Sept. 20, 1909	89,426
Bank of St. Louis	St. Louis	2573	June 13, 1946	354,642

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Bremen Bank and Trust Company	St. Louis	245	April 29, 1930	44,612
Cass Bank & Trust Company	St. Louis	238	May 25, 1929	139,334
Centerre Trust Company of St. Louis	St. Louis	18	Oct. 9, 1889	39,634
Chippewa Bank	St. Louis	215	Jan. 19, 1924	59,024
City Bank	St. Louis	2614	Nov. 18, 1958	78,855
Commerce Bank of Mound City	St. Louis	186	Jan. 10, 1920	52,524
Commerce Bank-North County	St. Louis	2672	Nov. 21, 1972	26,088
Eagle Bank & Trust Company	St. Louis	112	Sept. 10, 1909	17,900
Jefferson Bank and Trust Company	St. Louis	838	July 20, 1892	102,646
Jefferson-Gravois Bank of St. Louis	St. Louis	2149	Feb. 28, 1919	76,740
Lewis and Clark Mercantile Bank	St. Louis	2655	May 13, 1970	61,146
Lindell Trust Company	St. Louis	212	Nov. 23, 1923	99,300
Manufacturers Bank & Trust Company of St. Louis	St. Louis	259	Dec. 7, 1933	158,936
Mark Twain South County Bank	St. Louis	2626	April 1, 1963	138,212
Mercantile-Commerce Trust Company	St. Louis	272	March 10, 1965	101,703
Metro Bank/St. Louis	St. Louis	2732	July 29, 1981	206,441
Missouri State Bank and Trust Company	St. Louis	273	April 28, 1966	24,215
Northwestern Bank and Trust Company	St. Louis	269	Sept. 1, 1952	41,144
Southern Commercial Bank	St. Louis	774	June 12, 1891	84,274
Southwest Bank of St. Louis	St. Louis	2268	June 12, 1920	139,899
Tower Grove Bank and Trust Company	St. Louis	246	May 22, 1930	281,173
Bank of St. Mary	St. Marys	1077	March 14, 1901	9,901
Interstate Bank of St. Peters	St. Peters	2718	March 16, 1979	14,650
Bank of Salem	Salem	258	Oct. 10, 1883	18,575
Dent County Bank	Salem	902	Sept. 1, 1894	10,127

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Salisbury Mercantile Bank	Salisbury	1594	July 17, 1908	39,915
The Merchants and Farmers Bank of Salisbury	Salisbury	1195	May 26, 1903	12,016
Community Bank of Savannah	Savannah	2630	Sept. 24, 1963	11,699
The Home Bank, Savannah, Missouri	Savannah	2473	Sept. 2, 1931	41,968
Farmers State Bank of Schell City	Schell City	1749	Nov. 25, 1910	4,262
Scott City Bank and Trust Company	Scott City	271	Feb. 15, 1965	13,424
Centerre Bank of Sedalia	Sedalia	2632	Feb. 28, 1964	25,784
Sedalia Mercantile Bank and Trust Company	Sedalia	252	June 2, 1932	41,729
The Union Savings Bank	Sedalia	1932	June 25, 1913	27,660
Bank of Seligman	Seligman	1409	Sept. 11, 1905	1,805
Senath State Bank	Senath	2532	April 9, 1935	16,142
State Bank of Seneca	Seneca	2435	Oct. 11, 1928	15.638
The Seymour Bank	Seymour	2550	Oct. 26, 1939	18,058
Community State Bank of Shelbina	Shelbina	2690	July 8, 1976	13,018
Shelbina Mercantile Bank	Shelbina	2429	June 26, 1928	42,011
Citizen's Bank	Shelbyville	1986	March 18, 1914	12,011
Sheldon State Bank	Sheldon	1777	June 6, 1911	7,402
The Community Bank of Shell Knob	Shell Knob	2679	Aug. 30, 1973	12,437
The Farmers Bank of Grant City/Sheridan	Sheridan	940	Sept. 6, 1895	5,059
Bank of Sikeston	Sikeston	2056	Feb. 17, 1916	72,334
Mercantile Bank of Sikeston	Sikeston	2716	Jan. 12, 1979	30,261
Silex Banking Company	Silex	2506	March 24, 1934	12,959
State Bank of Slater	Slater	911	Jan. 14, 1895	19,665
Citizens Bank and Trust Company	Smithville	2475	Oct. 9, 1931	19,732
Corner Stone Bank	Southwest City	1011	April 16, 1898	23,411

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
The Citizens Bank of Sparta	Sparta	2200	Aug. 21, 1919	7,801
Central Missouri State Bank	Speed	1674	Oct. 13, 1909	2,930
Centerre Bank of Springfield	Springfield	1213	Sept. 12, 1903	84,573
Commerce Bank of Springfield	Springfield	1147	Sept. 15, 1902	276,570
Empire Bank	Springfield	2596	Sept. 14, 1955	107,860
Mercantile Bank of Springfield	Springfield	131	Jan. 11, 1913	105,363
United Missouri Bank of Springfield	Springfield	2649	Aug. 22, 1967	28,820
Farmers State Bank, Stanberry	Stanberry	2376	March 25, 1925	20,257
Steedman Bank	Steedman	2044	May 6, 1915	5,641
The Bank of Steele	Steele	1268	June 16, 1904	18,457
Community Bank, Steelville, Missouri	Steelville	1443	March 16, 1906	28,048
First Bank of Stewartsville	Stewartsville	2709	Aug. 11, 1978	10,766
Sac River Valley Bank	Stockton	1879	Aug. 15, 1912	39,821
Farmer's Bank of Stover	Stover	1358	March 29, 1905	16,492
The Greene County Bank	Strafford	2620	June 9, 1959	7,732
Sturgeon State Bank	Sturgeon	2470	Feb. 6, 1931	14,791
Bank of Sullivan	Sullivan	923	April 29, 1895	39,434
Meramec State Bank	Sullivan	2685	Jan. 8, 1975	8,644
Summersville State Bank	Summersville	1257	May 4, 1904	10,875
Lakeland State Bank	Sunrise Beach	2653	Aug. 29, 1969	12,677
Chemical Bank	Sweet Springs	276	June 21, 1884	16,013
The Farmers and Valley Bank, Tarkio, Missouri	Tarkio	2489	April 19, 1933	15,188
Bank of Thayer	Thayer	1063	Aug. 23, 1900	37,352
The Tipton Latham Bank	Tipton	1517	Dec. 29, 1906	4,798
American Bank of Spickard-Trenton	Trenton	2051	Oct. 21, 1915	21,515

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Trenton Trust Company	Trenton	152	Aug. 2, 1915	46,980
Boatmen's Bank of Troy	Troy	2538	Aug. 14, 1935	31,240
Peoples' Bank of Lincoln County	Troy	2347	March 10, 1924	40,041
Bank of Tuscumbia	Tuscumbia	1163	Jan. 8, 1903	11,440
United Bank of Union	Union	2505	March 22, 1934	55,422
First Security Bank	Union Star	688	April 28, 1890	11,795
Farmers Bank of Unionville	Unionville	1056	June 13, 1900	30,312
Putnam County State Bank	Unionville	2717	Feb. 16, 1979	7,958
Royal Bank Mid-County	University City	2633	March 24, 1964	52,124
Commerce Bank of University City	University City	2531	March 12, 1935	65,707
The Bank of Urbana	Urbana	1501	Oct. 22, 1906	25,257
Bank of Urich	Urich	468	Feb. 27, 1888	6,029
Meramec Valley Bank	Valley Park	2105	Jan. 18, 1918	13,049
Carter County State Bank	Van Buren	2355	May 19, 1924	11,038
Centerre Bank of Vandalia	Vandalia	2498	Jan. 25, 1934	29,785
American Bank of Morgan County	Versailles	2629	June 11, 1963	22,035
The Bank of Versailles	Versailles	228	Dec. 20, 1882	34,410
The Quad County State Bank	Viburnum	2652	June 13, 1969	8,844
The Maries County Bank	Vienna	1062	Aug. 17, 1900	25,343
Farmers Bank of Walker	Walker	781	Aug. 10, 1891	4,820
Citizens Bank of Warrensburg, Mo.	Warrensburg	524	Oct. 19, 1888	50,512
United Missouri Bank of Warrensburg	Warrensburg	2700	June 9, 1978	48,572
Commerce-Warren County Bank	Warrenton	2503	March 5, 1934	21,434
First Missouri Bank of Warren County	Warrenton	2477	Oct. 16, 1931	16,200
United Missouri Bank of Warsaw	Warsaw	2501	March 2, 1934	32,714

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Osage Valley Bank	Warsaw	776	June 24, 1891	8,743
Bank of Washington	Washington	1153	Oct. 29, 1902	80,967
First Missouri Bank of Washington	Washington	2728	Sept. 9, 1980	1,402
Franklin County Mercantile Bank	Washington	1677	Oct. 19, 1909	54,961
Bank of Waverly	Waverly	2584	March 22, 1951	9,118
Waynesville Security Bank	Waynesville	2541	Jan. 29, 1936	20,634
Merchants and Miners Bank of Webb City	Webb City	1359	March 31, 1905	12,943
Webb City Bank	Webb City	732	Nov. 11, 1890	19,548
County Bank of Webster Groves	Webster Groves	2592	Jan. 19, 1955	67,577
CharterBank Webster Groves Trust Company	Webster Groves	95	May 18, 1907	78,933
Landmark Central Bank & Trust Company	Wellston	248	June 9, 1930	63,408
Bank of Wellsville	Wellsville	2544	Sept. 11, 1936	7,589
First Missouri Bank of St. Charles County	Wentzville	2362	Aug. 23, 1924	18,757
Wentzville State Bank	Wentzville	2521	July 13, 1934	39,841
Bank of Weston	Weston	1010	March 26, 1898	19,039
Missouri Southern Bank	West Plains	2715	Dec. 5, 1978	8,480
West Plains Bank	West Plains	2542	May 20, 1936	55,013
Bank of Wheaton	Wheaton	1711	April 8, 1910	11,040
Commerce Bank of Willard	Willard	2642	Aug. 4, 1965	12,824
Mercantile Bank of Willow Springs	Willow Springs	1436	Jan. 27, 1906	23,539
The Citizens Bank of Windsor	Windsor	259	Oct. 22, 1883	18,512
Winfield Banking Co.	Winfield	1212	Sept. 8, 1903	12,612
The Citizens Bank of Winigan, Missouri	[illegible]nigan	1267	June 11, 1904	7,673
Winona Savings Bank	Winona	1245	March 1, 1904	9,576
Farmers and Merchants Bank of Wright City	Wright City	1750	Dec. 6, 1910	12,676
Peoples Bank of Wyaconda, Missouri	Wyaconda	2023	Dec. 17, 1914	11,375

CONSUMER CREDIT REGISTRANTS IN MISSOURI ON JUNE 30, 1982

Adler's Inc	389 Blue Ridge Mall 4200 Blue Ridge Blvd.	Kansas City
Adler's Inc	5317 N.E. Antioch Road	Kansas City
Adler's Inc	1156 Independence Center	Independence
Adler's Inc	308 West 47th Street	Kansas City
Aetna Finance Company	#77 Plaza Way	Cape Girardeau
Aetna Finance Company	De Soto Shopping Center	De Soto
Aetna Finance Company	221 W. Main	Flat River
Aetna Finance Company	14 W. 5th Street	Fulton
Aetna Finance Company	112 High Street	Jefferson City
Aetna Finance Company	113 S. Main Street	Nevada
Aetna Finance Company	1901 Hwy. #67 N., Executive Mall	Poplar Bluff
Aetna Finance Company	370 Kings Way Plaza Mall	Sikeston
Aetna Finance Company	103 Business Route 50 West	Warrensburg
Aetna Finance Company	15 W. Main Street	Washington
Aetna Finance Company	236 W. Main Plaza	West Plains
Allstate Enterprises, Inc	4135 Mexico Road	St. Peters
Allstate Enterprises, Inc	111 E. Broadway	Columbia
Allstate Enterprises, Inc	8434 Lindbergh No.	Florissant
Allstate Enterprises, Inc	5415 NE Antioch Road	Kansas City
Allstate Enterprises, Inc	502 Broadway	West Plains
Allstate Enterprises, Inc	7302 Raytown Road	Raytown
Allstate Enterprises, Inc	3600 Country Club Drive	Jefferson City
Allstate Enterprises, Inc	2170 N. Westwood Blvd	Poplar Bluff
Allstate Enterprises, Inc	2102 William Street	Cape Girardeau
Allstate Enterprises, Inc	15 Crestwood Plaza	St. Louis
Allstate Enterprises, Inc	802 High Street	Joplin
Allstate Enterprises, Inc	2201 Messanie	St. Joseph
Allstate Enterprises, Inc	625 St.Louis Street	Springfield
Allstate Enterprises, Inc	1500 Cleveland	Kansas City
Allstate Enterprises, Inc	Suite 8, Grandview Exec. Suites	Grandview
Allstate Enterprises, Inc	5600 Bannister Road	Kansas City
Allstate Enterprises, Inc	E. Air Cargo Road, Lambert Field	St. Louis
Allstate Enterprises, Inc	902 Tel Aviv Avenue	Kansas City

Allstate Enterprises, Inc	US 40 & Clarkson Road	Chesterfield
Allstate Enterprises, Inc	11062 Olive Street Road	Creve Coeur
Allstate Enterprises, Inc	1660 A. Campbell	Springfield
Allstate Enterprises, Inc	21 N. Bemiston	Clayton
Allstate Enterprises, Inc	671 Jeffco Blvd	Arnold
Allstate Enterprises, Inc	490 NW Plaza	St. Ann
Allstate Enterprises, Inc	720 G. Manchester Road	Ballwin
Allstate Enterprises, Inc	13224 Tesson Ferry Road	St. Louis
Allstate Enterprises, Inc	771 N. Oak	Gladstone
Allstate Enterprises, Inc	403 N. 7th Hwy., Ste. B	Blue Springs
Allstate Enterprises, Inc	8800 E. 63rd	Raytown
Allstate Enterprises, Inc	5714 S. Lindberg Street	St. Louis
Allstate Enterprises, Inc	336 N. Kingshighway	Cape Girardeau
Allstate Enterprises, Inc	13100 Manchester	Des Peres
Allstate Enterprises, Inc	222 W. Gregory	Kansas City
Allstate Enterprises, Inc	1909 E. 20th Street	Joplin
Allstate Enterprises, Inc	12308 Natural Bridge	Bridgeton
Allstate Enterprises, Inc	1630 S. Lindberg Blvd	St. Louis
Allstate Enterprises, Inc	18777 E. 39th Street	Independence
Allstate Enterprises, Inc	100 Jamestown Mall	St. Louis
American Family Financial Services, Inc	11789 Borman Drive	St. Louis
American Family Financial Services, Inc	6301 James A. Reed Road	Kansas City
American Finance Company	P. O. Box 30009	Webster Groves
Associates Financial Services Company of Missouri, Inc.	360 So. Kings Highway	Cape Girardeau
Associates Financial Services Company of Missouri, Inc.	16635 E. 23rd Street	Independence
Associates Financial Services Company of Missouri, Inc.	55 Florissant Oaks Shopping Center	Florissant
Associates Financial Services Company of Missouri, Inc.	1041 Cave Springs Road	St. Charles
Associates Financial Services Company of Missouri, Inc.	952 St. Louis Avenue	Springfield
Avco Financial Services of Rolla, Inc	130 Manchester Road	Ballwin
Avco Financial Services of Rolla, Inc	718 Washington	Chillicothe
Avco Financial Services of Rolla, Inc	24 Business Loop 70 East	Columbia
Avco Financial Services of Rolla, Inc	1425 C. Noland Road	Independence

Avco Financial Services of Rolla, Inc.	711 Madison Street	Jefferson City
Avco Financial Services of Rolla, Inc.	221 First Street	Kennett
Avco Financial Services of Rolla, Inc.	114 South Jefferson Street	Mexico
Avco Financial Services of Rolla, Inc.	914 North Westwood Blvd.	Poplar Bluff
Avco Financial Services of Rolla, Inc.	1205 East Tenth Street	Rolla
Avco Financial Services of Rolla, Inc.	2317 South Campbell	Springfield
Avco Financial Services of Rolla, Inc.	3624 Mitchell Avenue	St. Joseph
Avco Financial Services of Rolla, Inc.	212 North Holden	Warrensburg
Beneficial Finance Co. of Missouri, Inc.	222 South Meramec Avenue	Clayton
Beneficial Finance Co. of Missouri, Inc.	16 N 8th Street	Columbia
Beneficial Finance Co. of Missouri, Inc.	10015 Watson Road	St. Louis
Beneficial Finance Co. of Missouri, Inc.	Cypress Village Shopping Center St. Charles Rock Road	Bridgeton
Beneficial Finance Co. of Missouri, Inc.	52 Fenton Plaza	Fenton
Beneficial Finance Co. of Missouri, Inc.	9100 West Florissant Avenue	Ferguson
Beneficial Finance Co. of Missouri, Inc.	1 Science Street	Flat River
Beneficial Finance Co. of Missouri, Inc.	12909V S. 71 Highway	Grandview
Beneficial Finance Co. of Missouri, Inc.	7533 N. Lindbergh Street	Hazelwood
Beneficial Finance Co. of Missouri, Inc.	221 West Lexington Street	Independence
Beneficial Finance Co. of Missouri, Inc.	2219 C Missouri Blvd	Jefferson City
Beneficial Finance Co. of Missouri, Inc.	1224 Main Street	Joplin
Beneficial Finance Co. of Missouri, Inc.	737 Jefferson	Lebanon
Beneficial Finance Co. of Missouri, Inc.	3197 Lemay Ferry Road	Lemay
Beneficial Finance Co. of Missouri, Inc.	Highway 291 & 152	Liberty
Beneficial Finance Co. of Missouri, Inc.	105 West Cherry	Nevada
Beneficial Finance Co. of Missouri, Inc.	1828 Swift Street, Suite 206	North Kansas City
Beneficial Finance Co. of Missouri, Inc.	1177 Duchesne	St. Charles
Beneficial Finance Co. of Missouri, Inc.	727 Francis Street	St. Joseph
Beneficial Finance Co. of Missouri, Inc.	218 West Fourh Street	Salem
Beneficial Finance Co. of Missouri, Inc.	1715 West 9th Street	Sedalia
Beneficial Finance Co. of Missouri, Inc.	1530 S. Glenstone Avenue	Springfield
Beneficial Finance Co. of Missouri, Inc.	Spur Shopping Center, Route 2	Waynesville
Blue Ridge Finance Company	3640 S. Noland Road	Independence
Bryan Institute	103 East Lockwood	Webster Groves
Bryan Institute	12184 Natural Bridge Road	Bridgeton
Central Loan	118 W. Jackson	Mexico

Century Finance Company of Missouri	4216 Main	Kansas City
Century Finance Company of Missouri	10654½ St. Charles Rock Road	St. Ann
Charter Finance Company	616 Broadway	Cape Girardeau
Charter Finance Company	108 Court Square	Fredericktown
C.I.T. Financial Services, Inc	3530 Lemay Ferry Road	St. Louis
C.I.T. Financial Services, Inc	122 Manchester Road, Suite 2	Ballwin
C.I.T. Financial Services, Inc	221 E. South Kings Highway	Cape Girardeau
C.I.T. Financial Services, Inc	Twin City Mall	Crystal City
C.I.T. Financial Services, Inc	Afshari Center VII, 11681 West Florissant	Florissant
C.I.T. Financial Services, Inc	1700 Missouri Boulevard	Jefferson City
C.I.T. Financial Services, Inc	1329 E. 32nd, Suite 4	Joplin
C.I.T. Financial Services, Inc	Ruskin Heights Shopping Center 11130 Blue Ridge Ext.	Kansas City
C.I.T. Financial Services, Inc	804 First Street	Kennett
C.I.T. Financial Services, Inc	14th & South Limit	Sedalia
C.I.T. Financial Services, Inc	722 W. Sunshine, K-Mart Plaza	Springfield
C.I.T. Financial Services, Inc	110 W. Main Street	Steele
C.I.T. Financial Services, Inc	1218-20 N. Belt Highway	St. Joseph
C.I.T. Financial Services, Inc	2565 West Clay Street	St. Charles
Citicorp Person-to-Person Financial Center, Inc.	310 E. 12th Street	Kansas City
Citicorp Person-to-Person Financial Center, Inc.	Woodcrest Center Bldg 12101 Woodcrest Executive Drive	St. Louis
Citizens Discount & Investment Corp	714 Broadway	Hannibal
City Finance Company	713 First Street	Kennett
Commercial Credit Plan, Inc	1718 S. Glenstone Avenue	Springfield
Commercial Credit Plan, Inc	9226 Watson Road	St. Louis
Commercial Credit Plan, Inc	22 N. Eighth Street	Columbia
Commercial Credit Plan, Inc	13210 New Halls Ferry Road	Florissant
Commercial Credit Plan, Inc	628 Main Street	Joplin
Commercial Credit Plan, Inc	8652 E. 63rd Street	Kansas City
Commercial Credit Plan, Inc	1937 North Westwood Blvd	Poplar Bluff
Commercial Credit Plan, Inc	Business Loop Hwy. 44 West	Rolla
Commonwealth Loan Company d/b/a Beneficial Finance Co.	Raytown Centre, 6635 A Raytown Rd.	Raytown
Commonwealth Loan Company d/b/a Beneficial Finance Co.	720 Manchester Road	Ellisville

Confidential Loan & Inv. Co. Inc	820 N. Kingshighway	St. Louis
Dial Finance Company of Missouri	628 Manchester Road	Ballwin
Dial Finance Company of Missouri	221 Arnolds Crossroads	Arnold
Dial Finance Company of Missouri	10019 Watson Road	Crestwood
Dial Finance Company of Missouri	11756 Manchester	Des Peres
Dial Finance Company of Missouri	123 Florissant Oaks Shopping Center	Florissant
Dial Finance Company of Missouri	6575 North Oak Trafficway	Gladstone
Dial Finance Company of Missouri	3734 South Noland Road	Independence
Dial Finance Company of Missouri	116 East 4th Street	Joplin
Dial Finance Company of Missouri	327 Armour Road	North Kansas City
Dial Finance Company of Missouri	8913 East Highway 350	Raytown
Dial Finance Company of Missouri	1339 South Glenstone Avenue	Springfield
Dial Finance Company of Missouri	10206 St. Charles Rock Road	St. Ann
Dial Finance Company of Missouri	1358 South Fifth Street	St. Charles
Dial Finance Company of Missouri	114 South 5th Street	St. Joseph
Equico Lessors, Inc	10 South Broadway, Ste. 360	St. Louis
Farmington Investment Corporation	322 E. Karsch Blvd.	Farmington
FinanceAmerica Corp. of Missouri	2734 North Highway 67	Florissant
Finance One	Box 2193, 19326 Noland Court	Independence
Finance One	1950-C South Glenstone	Springfield
First Finance Company	220 Moore Building	Nevada
Friendly Finance Co.	1126 South Brentwood Blvd.	St. Louis
GAY Finance Co., Inc.	9 Coffman Street	Flat River
General Finance Co., Inc.	Route 2, Box 295	Warrensburg
GFC Corporation of Missouri	610-F Manchester Road	Ballwin
GFC Corporation of Missouri	11726 Manchester Road	Des Peres
GFC Corporation of Missouri	#28 Western Plaza Shopping Center	Fenton
GFC Corporation of Missouri	510 N. Highway 67	Florissant
GFC Corporation of Missouri	1822 S. Noland Road	Independence
GFC Corporation of Missouri	6220 Raytown Trafficway	Raytown
GFC Corporation of Missouri	1414 South Glenstone	Springfield
GFC Corporation of Missouri	10479 St. Charles Rock Road	St. Ann
GFC Corporation of Missouri	2537 West Clay Avenue	St. Charles
GFC Corporation of Missouri	1019 Frederick Avenue	St. Joseph
GFC Corporation of Missouri	3655 S. Grand Boulevard	St. Louis
GFC Corporation of Missouri	4065 Union Road	St. Louis
Hannibal Finance Co.	307 Broadway	Hannibal

Household Finance Corporation	Belt Center, 1323 S. Belt Hwy	St. Joseph
Household Finance Corporation	2440 W. Clay Street, St. Charles Shpg. Ctr.	St. Charles
Household Finance Corporation	Brentwood Shpg. Ctr., 2700 S. Glenstone	Springfield
Household Finance Corporation	2905-A W. Broadway	Sedalia
Household Finance Corporation	3558 South Grand	St. Louis
Household Finance Corporation	No. 9 Central City Shpg. Ctr	St. Louis
Household Finance Corporation	Bridgeton Oaks Shpg. Ctr., 3847 McKelvey Rd.	Bridgeton
Household Finance Corporation	24 S. County Center Way	St. Louis
Household Finance Corporation	9427-29 Gravois Road	Affton
Household Finance Corporation	5839 Chippewa, Hampton Village Shpg. Ctr.	St. Louis
Household Finance Corporation	10028 East 63rd Street	Raytown
Household Finance Corporation	2533 Woodson Road	Overland
Household Finance Corporation	304 Sonderen Street, East Side Plaza	O'Fallon
Household Finance Corporation	822 South 291 Hwy., Liberty Shpg. Ctr.	Liberty
Household Finance Corporation	200 N. Oldham Pkwy., Summit Shpg. Ctr.	Lee's Summit
Household Finance Corporation	116 N. Kirkwood Road	Kirkwood
Household Finance Corporation	3611 Noland Road, Noland Road Plaza	Independence
Household Finance Corporation	5510 Antioch Road, Antioch Annex Shpg. Ctr.	Kansas City
Household Finance Corporation	405 Main Street	Joplin
Household Finance Corporation	501 E. 24 Hwy., Chrisman Plaza Shpg. Ctr.	Independence
Household Finance Corporation	7232 Lindbergh Road	Hazelwood
Household Finance Corporation	12022 South 71 Hwy	Grandview
Household Finance Corporation	Main Gate Shpg. Ctr, Ft. Wood Spur	Waynesville
Household Finance Corporation	No. 11 Paddock Hills Shpg. Ctr	Florissant
Household Finance Corporation	314 W. Main Street	Festus
Household Finance Corporation	868 Manchester Road, Zayre Shpg. Ctr.	Ellisville
Household Finance Corporation	107 S. Providence	Columbia
Household Finance Corporation	111 Independence Street	Cape Girardeau
Household Finance Corporation	White Oaks Plaza, 823 S. 7 Hwy	Blue Springs
J A S Investments	Route 4	Rogersville
Kennett Finance, Inc	712 First Street	Kennett
K & J Finance Company	311 S. Independence	Harrisonville
Les Mason Insurance and Loans, Inc.	208 Fifth Street	Monett
Lou Budke's Arrow Finance Co., Inc.	3528 Hampton Avenue	St. Louis
Mid South Finance Company	616 Broadway	Cape Girardeau
Midwest Acceptance Corporation	5900 Hampton Avenue	St. Louis
Midwest Acceptance Corporation	12750 St. Charles Rock Road	Bridgeton
Midwest Acceptance Corporation	10906 St. Charles Rock Road	St. Ann

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NINETEENTH BIENNIAL REPORT
of the
DIVISION OF FINANCE
of the
DEPARTMENT OF CONSUMER AFFAIRS, REGULATION AND LICENSING

STATE OF MISSOURI

COVERING PERIOD
JULY 1, 1982 THROUGH JUNE 30, 1984

MDCCCXX

KENNETH W. LITTLEFIELD
Director of Finance

State of Missouri
Christopher S. Bond, Governor

Division of Finance
P.O. Box 716
Jefferson City, Missouri 65102

Kenneth W. Littlefield
Commissioner

November 1, 1984

The Honorable Christopher S. Bond
Governor of Missouri
State Capitol
Jefferson City, Missouri 65101

Dear Governor Bond:

In accordance with Section 361.140 RSMo, I submit the attached report covering the operation of the Division of Finance during the period from July 1, 1982 to June 30, 1984. The report includes listings and summaries of financial statements of all banks, trust companies and consumer credit lenders supervised by this division.

The past two years have been a time of continuing adjustments for financial institutions nationwide. Deregulation of deposit interest rates which continues to stimulate competition, technological advances in the delivery of banking services and depressed economic conditions in rural communities have provided considerable challenges for the state's banking industry. The severely depressed agricultural economy has had a major impact on Missouri rural banks. Many farmers have been unable to service their debt because of adverse weather conditions, high interest rates and declining value in farm land, machinery and equipment. These factors have resulted in a steady increase in the number of problem banks. Since 1982, banks assigned a problem status have increased from 45 to 85, with virtually all this increase being related to the poor agricultural economy.

The following banks were closed during the biennial period: The Belle-Bland Bank, Bland, The Bollinger County Bank, Lutesville, The Madison County Bank, Fredericktown, and Republic Bank of Kansas City. Each institution was rendered insolvent because of heavy loan losses which resulted primarily from poor lending and collection practices and not the general state of the economy.

The development of electronic funds transfer (EFT) systems has been a major accomplishment of technology in recent years. Through EFT systems and employment of remote automated teller machines (ATMs) bank customers can enjoy convenient banking services at the locations they most frequently visit. Unfortunately, the citizens of Missouri have been largely deprived of the availability of these convenient banking services because of archaic laws which restrict

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Telephone 314 751-3242

the use to bank premises only. Some improvements have been made in this area. Some banks have connected their ATMs to form a system within their own ranks. The network which has resulted makes the EFT capabilities much broader for customers of certain banks. A regulation supporting such networks was promulgated by this division. However, this regulation stops far short of a true electronic funds system and cannot be expanded without enabling legislation. The Division of Finance has worked and will continue to work for the passage of prudent EFT legislation to make this technology and other convenient banking services available to Missouri citizens.

1983 saw the passage of HB 565 which allows existing banks within a given county to merge and retain rights to operate at all locations as though the merger participants were still separate banks. This represents significant easing of the restrictions on facility locations and numbers; several banks have taken advantage of the change. HB 565 also permits facilities in first class counties to locate without regard to municipal boundaries and provides for accelerated merger provisions to head off imminent failure of a bank.

SB 331, also passed in 1983, allows banks, with the permission of the Commissioner, to provide customers with trust services as, in effect, agent for a different bank with trust powers. This bill also changes limitations on the holding period for real estate and the definition of unimpaired capital resulting in more consistency with national banking law.

SB 70 was also passed in 1983 and provides for points, late charges, and certain housekeeping measures for second mortgage loans.

In 1984, the General Assembly passed no fewer than 7 bills which affect financial institutions or this division. HB 1141 and HB 1033 are "housekeeping" bills which modify payable on death accounts and the originating trustee law, respectively. HB 1088 is a comprehensive unclaimed property law which makes the reporting cycle one year instead of the present seven and eliminates lingering issues concerning unclaimed cashier's checks and the contents of safety deposit boxes. HB 1170 provides for variable rate credit based upon the treasury bill index; the effects of this bill are not yet known but are anticipated to be very sweeping. SB 686 gives this division the authority and responsibility to regulate premium finance companies.

The Division sponsored two bills which became law in 1984. HB 1373 permits the issuance of a bank charter to incorporators acting in behalf of a holding company; this modernizes the Missouri law and, in effect, reverses a recent court decision. HB 1374 regulates money order issuers to assure that money orders sold in Missouri are paid according to their terms.

As of June 30, 1984, 605 state chartered financial institutions, including seven non-deposit trust companies and one development finance company, held assets of $24.5 billion. This represents a growth of 17.9% during the past two years.

Since June 30, 1982, nine bank charters and one trust charter have been issued and fifty-six new facilities were approved. An agency of a foreign bank was also licensed to do business in Missouri, the second such license issued. Four banks have been closed, three banks converted to national charters and nineteen banks merged. The number of state banks declined from 621 to 605 largely through mergers made possible by new legislation. Most of these mergers were with other state banks; however, five merged with national banks, and with the three conversions to national charters, accounted for $342 million in assets (1.6%) lost from state regulation.

Adjusted for the effect of these banks, asset growth of state banks was 19.8% during the two-year period. Approximately 94% of asset growth was funded by core deposits which grew 23.3%. Of the funds provided by deposit growth, 63% was used to fund loans and 27% for investment securities.

Consumer loans showed the strongest growth, increasing 24% since June 30, 1982. Commercial and industrial loans increased 22%, and real estate loans increased 18%. Agricultural loans grew only 12%, and loans to financial institutions continued a declining trend by decreasing 24% to account for only 2.4% of total loans.

Equity capital increased 16.0% (adjusted for the loss of banks to national charters). This growth did not match asset growth, resulting in a decline in the equity-to-asset ratio to 8.07%. The reduced equity growth is related to several factors, including the narrowing of interest margins from interest rate deregulation, an increase in loan losses and reserve for loan losses stemming from the 1981-82 recession, the continuing poor agricultural economy and reduced earnings retention caused by higher levels of bank dividends.

The fiscal condition of State government continued to have an adverse effect on the operation of the Division in Fiscal Year 1983; appropriations were reduced by $181,629 and eleven positions were eliminated. Fiscal Year 1984 resulted in the elimination of six more positions and a reduction of $27,575 in our Expense and Equipment appropriation. However, a salary equalization request totaling $226,582 was approved.

Excessive turnover in the examination staff has been a serious problem for the Division, with an average 20% annual rate for the past several years. The salary adjustments made at the beginning of Fiscal Year 1984 helped to reduce turnover to only 12% for the year--evidence that examiners' salaries have become more competitive with the banking industry.

Funds for the operation of the Division of Finance are derived entirely from the financial institutions we regulate, based on the assets of each state chartered bank and trust company. The assessment rate dropped from 13.4¢ in 1982 to 13.0¢ per thousand dollars of assets in 1983. An additional twelve bank examiner positions were approved for Fiscal Year 1985 raising the assessment rate to 14.4¢ in 1984, still well below the 1980 rate of 16.6¢.

Since January, 1978, the Division of Finance has operated under a Divided Examination Program with the Federal Deposit Insurance Corporation. This agreement was discontinued on January 1, 1984, when the FDIC changed the frequency of their bank examinations from a bi-annual basis to a three-year schedule for all banks except those assigned a problem status. The elimination of this program has resulted in a significant increase in the number of bank examinations that must be performed by the Division. As a result of this situation and the substantial increase in the number of problem banks, additional examiner personnel were approved and hired on July 1, 1984, and more will be needed if all state chartered banks are to be examined annually as required by Missouri Statutes. In response to this need, we have proposed an increase of twelve bank examiners in the 1986 Fiscal Year Budget. These increases are necessary if the Division is to effectively supervise state chartered banks and ensure a continued sound banking system in Missouri.

Respectfully submitted,

Kenneth W. Littlefield

Kenneth W. Littlefield
Commissioner of Finance

KWL:ssr

Attachment

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DIVISION OF FINANCE

BANKS AND TRUST COMPANIES

The first banking corporations in Missouri received their charters by special acts of the territorial legislature and, after 1820, by acts of the Missouri General Assembly permitting the incorporation of particular banks. During the pre-Civil War period, the state's financial needs were also served by a number of incorporated savings institutions and unincorporated private banks which lacked the legal authority then possessed by state chartered banks - that of issuing bank notes which circulated as currency. Private or unincorporated banks continued to operate in Missouri as late as the 1920s and a number of today's banking corporations began operations as private banks.

In 1857, the General Assembly enacted a statute creating state administrative offices for the supervision of state chartered banks. The Banking Commissioner and Assistant Banking Commissioner were given four-year terms and were appointed by the Governor. The Commissioner and Assistant Commissioner had custody of the plates and dies used for the printing of each bank's notes and one of the two state officials was required to countersign each bank note issued. Periodic bank examinations were required by the act. The first person to serve as Banking Commissioner was Claiborne F. Jackson. He was elected Governor in 1860, urged Missouri to secede from the Union and was replaced by an anti-secessionist Governor during the 1861 state convention at which Missouri decided to remain in the Union.

In 1863, an act with the stated purpose of creating a national currency and which permitted state banks to become national banks was passed by the United States Congress. While a national currency was undoubtedly needed, the main underlying purpose of the act was to better finance the Union's Civil War effort. National banks were permitted to issue bank notes up to an amount equal to ninety percent of the market value of U.S. Government bonds deposited with the U.S. Treasury. Thus, national banks were forced to buy bonds to finance the staggering cost of the Civil War. In 1865, Congress imposed a ten percent tax upon the payment after July 1, 1866, of any bank note other than national bank notes. As a result of this statute, most of the bank note issuing state chartered Missouri banks became national banks and, in 1866, the posts of Banking Commissioner and Assistant Banking Commissioner were eliminated.

Missouri's first general incorporation act for banks was adopted in 1877. No prior submission to or approval by any organ of the state was required by the act. The first comprehensive trust company statute was adopted in 1885. In 1895, an act was passed requiring annual bank examinations and the Secretary of

State was given administrative powers to enforce compliance with the banking statutes.

In 1907, the General Assembly revised the banking statutes and created the State Banking Department headed by the Bank Commissioner. This action took effect in 1909.

In 1921, the State Banking Department became the Department of Finance and the title "Commissioner of Finance" was created. The 1945 Constitution, which took effect July 1, 1946, changed the name of the Department of Finance to the Division of Finance and placed it under the jurisdiction of the Department of Business and Administration. The State Banking Board was created in 1955 to handle appeals from certain decisions and orders of the Commissioner of Finance.

Under the Reorganization Act of 1974, the Department of Business and Administration was abolished and the Division of Finance was transferred to the new Department of Consumer Affairs, Regulation and Licensing. The Act provided "there shall be a director" of the Division of Finance. This language prompted the Revisor of Statutes to change the title of such director from "Commissioner" to "Director" in the 1978 edition of the revised statutes. The title was restated as "Commissioner" by SB28, effective September 28, 1981, only to be changed to "Director" by SB487, effective August 13, 1982. The Director of Finance is nominated by the Director of the Department of Consumer Affairs, Regulation and Licensing and appointed by the Governor with the advice and consent of the Senate.

The Division of Finance is self-supporting through statutory assessments and fees based on the total assets of the institutions under its supervision. Each institution is required to publish a statement of condition at least twice annually and to comply with other written orders of the Director of Finance.

Missouri has been referred to as a unit bank state because for years it has had a strong anti-branching law. However, the law has been modified in several important ways since 1959. At present there are several exceptions to the general rule against branches: (1) A bank located in a first class county may establish three facilities (branches) anywhere in the county; (2) a bank located anywhere else may establish two facilities in the same community and county except that if such a bank is located in a city having a population greater than 28,000, it may establish three such facilities; (3) a bank located in a county which borders a lake having at least a one thousand mile shoreline may place its facility across the county line provided it stays within the same city and within five miles of the main banking house; (4) a bank in a second, third, or fourth class county may establish a facility in a different town in the same county if that town does not have banking services and has a population not greater than 1,550; provided, such a bank may establish two such facilities if the county's population is more than 7,000 but less than 10,000;

(5) when two or more banks in the same county merge, the survivor may establish and operate all facilities and offices to which the parties to the merger were entitled; (6) a bank in a second or third class county may establish a facility in its normal business trade area in an adjacent first class county if an office of a bank in such first class county is opened in such normal business trade area.

On June 30, 1984, the Division of Finance supervised 605 state chartered banks and trust companies, with combined total assets of $24,546,304,000. With the exception of six non-deposit trust companies, all institutions are insured by the Federal Deposit Insurance Corporation. The banks were operating a total of 418 facilities separate from their main banking house.

CONSUMER CREDIT

The Division of Finance is also charged with the responsibility of executing laws relating to consumer transactions under several statutes.

Chapter 367 requires licensing of consumer credit lenders, more commonly known as small loan companies. On June 30, 1984, the Division was supervising 247 such small loan companies. The supervision involves periodic examination for the purpose of assuring compliance with various consumer laws concerning maximum interest rates, credit related insurance, disclosures and refunding. The Division collects and consolidates reports of these companies' financial activities; a consolidation of these reports is summarized on the closing pages of this volume.

Chapter 365 is the Motor Vehicle Time Sales Act, a comprehensive licensing, disclosure, and rate law regulating time sales of motor vehicles. On June 30, 1984, the Division was supervising 62 such companies. The supervision includes periodic examination to assure compliance with various consumer provisions.

Chapter 364, the Missouri Financing Institution Licensing Act, regulates persons and entities engaged in the business of purchasing retail time contracts on merchandise other than motor vehicles. On June 30, 1984, the Division was supervising 47 such licensees. The supervision includes periodic examination for the purpose of assuring compliance with various consumer provisions especially those found in the substantive law relative to Chapter 364, the Retail Credit Sales Act (Sections 408.250 through 408.370).

The Missouri Second Mortgage Loan Act, Sections 408.231 through 408.237, treats loans secured by junior liens on residential real estate. Most small loan companies and many banks have very active second deed of trust lending programs; twelve companies in the state engage exclusively in this sort of lending. The Division of Finance examines these operations for compliance with all of the consumer provisions.

The Missouri Premium Finance Law, found within Chapter 364, is a comprehensive licensing, disclosure, and rate bill for institutions which finance insurance premiums. The Division of Finance maintains supervisory authority over licensees under this act to assure compliance with provisions designed to protect the consumer.

The Money Order Licensing Law, found in Chapter 361, provides for the licensing of companies which issue money orders. The purpose of the law is to assure that money orders issued in the State of Missouri are paid according to their terms. The Division licenses companies to engage in such business upon filing an application, certified audit, and a bond to assure performance.

The Missouri Anti-Redlining Law, Sections 408.570 through 408.600, prohibits discrimination in making of loans secured by residential real estate because of location of a specific piece of property or race, age, sex, marital status, religion, or national origin of the borrower. The Division enforces the anti-redlining laws relative to all state chartered banks and licensed financial institutions. All such institutions are obliged to file reports periodically and those institutions located within cities or counties with populations exceeding 250,000 persons are subject to examination by the Division as well.

COMMISSIONERS OF DIVISION OF FINANCE
DEPARTMENT OF CONSUMER AFFAIRS, REGULATION AND LICENSING
STATE OF MISSOURI

No.	Name	Date of Appointment	Date Service Ended
1.	John E. Swanger	Jan. 16, 1909	Feb. 1, 1913
2.	J. T. Mitchell	Feb. 1, 1913	April 2, 1917
3.	C. F. Enright	April 2, 1917	Jan. 13, 1921
4.	J. C. Hughes	Jan. 13, 1921	Nov. 1, 1922
5.	Frank C. Millspaugh	Dec. 4, 1922	Mar. 25, 1925
6.	W. E. Zuendt	Mar. 25, 1925	April 27, 1925
7.	C. E. French	April 27, 1925	Sept. 16, 1926
8.	S. L. Cantley	Sept. 16, 1926	Oct. 20, 1930
9.	C. E. French	Oct. 20, 1930	Jan. 6, 1931
10.	S. L. Cantley	Jan. 6, 1931	June 3, 1932
11.	D. R. Harrison	June 3, 1932	Feb. 6, 1933
12.	O. H. Moberly	Feb. 6, 1933	Oct. 4, 1937
13.	Sam J. Ross (Acting Comm.)	Oct. 4, 1937	Dec. 1, 1937
14.	R. W. Holt	Dec. 1, 1937	June 27, 1941
15.	D. R. Harrison	June 27, 1941	April 23, 1945
16.	M. E. Morris	April 23, 1945	July 1, 1946
17.	H. G. Shaffner	July 1, 1946	Dec. 15, 1952
18.	Robert B. Mackey (Acting Comm.)	Dec. 16, 1952	May 31, 1953
19.	J. A. Rouveyrol	June 1, 1953	Feb. 21, 1957
20.	G. H. Bates	Feb. 21, 1957	Feb. 16, 1961
21.	J. Layton Pickard	Feb. 16, 1961	July 31, 1962
22.	Robert B. Mackey (Acting Comm.)	Aug. 1, 1962	Oct. 15, 1962
	Robert B. Mackey	Oct. 15, 1962	Jan. 11, 1965
23.	C. W. Culley	Jan. 13, 1965	July 1, 1971
24.	H. Duane Pemberton	July 1, 1971	Feb. 5, 1973
25.	W. R. Kostman	Feb. 6, 1973	May 17, 1977
26.	Edgar H. Crist	May 19, 1977	Aug. 31, 1979
27.	Earl L. Manning (Acting Comm.)	Sept. 5, 1979	Mar. 31, 1981
28.	Kenneth W. Littlefield	April 1, 1981	....

STATE BANKING BOARD

WILLIAM W. QUIGG, Chairman
President, Central Trust Bank, Jefferson City

WILLIAM D. ABELE, Secretary
Attorney, Boonville

THOMAS C. HULLVERSON, Member
Attorney, St. Louis

MICHAEL J. KUKLENSKI, Member
President, Sterling National Bank, Sugar Creek

CHARLES E. LUTHY, Member
Owner, Sho-Me Automotive & Industrial Supply, Lebanon

Compensation - $100 per day while discharging their duties (Section 361.098, RSMo).

OFFICIAL ROSTER-DIVISION OF FINANCE

JUNE 30, 1984

Name	Title	Salary	Location
LITTLEFIELD, KENNETH W.	Commissioner of Finance	34,000	Jefferson City
MANNING, EARL L.	Deputy Commissioner	38,000	Jefferson City
FRIEDHOFF, IRVEN L.	General Counsel	38,000	Jefferson City
WALLS, KENNETH L.	Chief Examiner	38,000	Jefferson City
GEARY, STEVEN M.	Associate General Counsel	34,486	Jefferson City
LAWSON, LARRY M.	Supervisor of Support Services	33,700	Jefferson City
BREDEMAN, SUSAN R.	Senior Review Examiner	32,690	Jefferson City
RONIMOUS, GARY W.	Senior Bank Examiner III	30,500	Jefferson City
GERKEN, FRED W.	Senior Bank Examiner II	29,500	Jefferson City
WASHBURN, WM. RANDALL	Senior Bank Examiner II	28,000	Jefferson City
IMHOFF, MICHAEL	Senior Bank Examiner I	27,000	Jefferson City
BARLOW, GREG	Senior Bank Examiner I	27,000	Jefferson City
SMITH, IRENE	Accountant	19,000	Jefferson City
TURPIN, ATHENA	Report Analyst	14,900	Jefferson City
BAHR, BARBARA	Legal Secretary	16,600	Jefferson City
BURKS, CATHY	Data Entry Operator I	11,168	Jefferson City
CORRIGAN, TERRY	Senior Accounting Clerk	14,117	Jefferson City
EDWARDS, LORI	Clerk-Typist (Temporary)	4.75/hr	Jefferson City
EIKEN, JUDY	Secretary II	12,400	Jefferson City
EVEN, LAURA	Clerk-Typist I	10,383	Jefferson City
HOHENSTREET, ANN	Secretary III	15,000	Jefferson City
KISS, BERNICE	Clerk-Typist II	11,970	Jefferson City
LUCAS, NORMA J.	Administrative Secretary	18,270	Jefferson City
MANN, LINDA	Clerk-Typist I	10,595	Jefferson City
RAITHEL, MARILYN	Secretary III	13,500	Jefferson City
REINKEMEYER, ANNA MARIE	Clerk-Typist III	12,887	Jefferson City
RUTHERFORD, SANDRA	Secretary III	13,500	Jefferson City
SAPP, LOIS E.	Receiving Clerk	10,336	Jefferson City
TOMKA, RAMONA	Secretary II	12,400	Jefferson City
VOSS, SHIRLEY	Clerk-Typist I	11,550	Jefferson City

SUPERVISORY BANK EXAMINERS

Name	Salary	District
BEAUDET, CHARLES	38,000	Kansas City-North
BUFE, ROBERT J.	37,000	St. Louis-North
CLOS, LARRY	34,000	Kansas City-South
EATON, ROBERT D.	38,000	Sikeston
HELVEY, R. MICHAEL	36,000	St. Louis-South
HOLTMEYER, WILLIAM J	38,000	Springfield
JOHNSON, BARBARA J	34,000	St. Joseph
LUETKEMEYER, BRICE	32,805	Central Missouri

SENIOR BANK EXAMINERS

Name	Salary	District
BRADLEY, R. MICHAEL	26,500	St. Louis-South
BUXTON, T. KIRK	26,500	Sikeston
DIMOND, LINDA	27,500	St. Louis-South
HENEGHAN, DENIS	30,000	St. Louis-North
JOHNS, GERALDINE	28,500	Kansas City-South
JOHNSON, P. JOYCE	29,000	Central Missouri
MCKEE, JOHN H.	25,000	Springfield
NOLL, EDITH	29,000	Central Missouri
PEETZ, REUBEN D.	29,000	Sikeston

BANK EXAMINERS

Name	Salary	District
BARR, MICHELLE D.	22,500	St. Louis-North
DOUGLAS, JOAN R.	22,000	Kansas City-North
EDWARDS, CONNIE E.	23,700	Sikeston
ELSBERRY, DALE L.	24,200	Central Missouri
FISCHBACH, DONALD P.	23,500	Kansas City-North
FRISH, BARBARA J.	22,500	Sikeston
HORNE, ROBERT P.	24,700	Central Missouri
KNEIB, MARK C.	25,400	St. Joseph
MCCLURE, DAVID ERIC	22,500	St. Louis-North
MCGONAGLE, CRAIG S.	22,300	St. Louis-South
MCHUGH, PETER M.	23,000	St. Louis-South

BANK EXAMINERS (Continued)

Name	Salary	District
MCKERN, REX	26,000	St. Louis-North
QUERTERMOUS, KENNETH	23,000	Sikeston
UTHOFF, ROBERT J.	23,000	St. Louis-South

SENIOR ASSISTANT BANK EXAMINERS

CHAPMAN, WILLIAM	21,000	Springfield
CLAYCOMB, WILLIAM	20,000	Central Missouri
JACKSON, TOM	18,400	Springfield
MCLAREN, PAULA	18,100	Kansas City-South
TRIPLET, JAMES H.	18,100	St. Joseph

ASSISTANT BANK EXAMINERS

CALLOWAY, ART	15,700	St. Louis-North
COLE, PETE	14,500	St. Joseph
CONTRERAS, JAVIER	16,000	Kansas City-South
CRAYDEN, KAREN	16,000	Kansas City-North
CROUSE, LOIS	15,600	Springfield
JACOBS, GARY	16,000	St. Louis-South
JUDGE, MARY	16,900	St. Louis-South
LEWIS, JAMES	16,000	St. Louis-North
NEUTZLER, FRANK	16,000	Kansas City-North
POYNER, JANE	16,000	Central Missouri
ROBINSON, GARRY	16,000	Springfield
SMITH, D. J.	16,000	Springfield
SMITH, JOHN	16,000	Central Missouri
WARD, JAMES	16,900	Springfield

CONSUMER CREDIT EXAMINERS

Name	Title	Salary	District
CHRONISTER, DANIEL L.	Senior Examiner	25,500	DeSoto
CORMACK, KENNETH A.	Senior Assistant Examiner	19,000	Kansas City
HOPPER, GARY A.	Senior Examiner	25,500	Marshall
PULLEN, ROBERT L.	Senior Examiner	24,500	Springfield
STORY, WILLIAM ANTHONY	Senior Examiner	27,500	St. Charles
TURNER, DAVID W.	Senior Examiner	24,500	Springfield

EDP EXAMINERS

HARRIS, RICK D.	Bank Examiner III	26,000	Kansas City-South
HINKLE, PHILLIP	Senior Bank Examiner I	27,000	St. Joseph

TRUST EXAMINERS

WEHRLE, JOSEPH J.	Supervisory Examiner	28,500	St. Louis
EISENHAUER, SHIRLEY	Trust Examiner (Part-time)	9.00/hr	St. Louis
GILLIS, STEPHEN B.	Trust Examiner	21,000	Kansas City
PAGE, ROBERT	Trust Examiner (Part-time)	9.00/hr	St. Louis

TABLE I

Statement of appropriations, disbursements and balances for the Division of Finance for the fiscal year ending June 30, 1983

	Appropriation	Governor's Reserve	Expenditures to June 30, 1983	Balance Expired June 30, 1983
Personal Service. . .	$2,045,658	$ 98,540	$1,947,114	$ 4
Expense & Equipment .	417,846	-0-	417,812	34
TOTALS. . .	$2,463,504	$ 98,540	$2,364,926	$ 38

TABLE II

Statement of appropriations, disbursements and balances for the Division of Finance for the fiscal year ending June 30, 1984

	Appropriation	Governor's Reserve	Expenditures to June 30, 1984	Balance Expired June 30, 1984
Personal Service. . .	$2,211,160	$ 61,438	$2,145,673	$ 4,049
Expense & Equipment .	390,271	-0-	390,121	150
TOTALS . . .	$2,601,431	$ 61,438	$2,535,794	$ 4,199

TABLE III

Receipts and disbursements of the Division of Finance for the period July 1, 1982 to June 30, 1984

	Receipts	Disbursements
*1983 Banks and Consumer Credit	$2,848,558	$2,364,926
*1984 Banks and Consumer Credit	3,015,789	2,535,794
TOTALS	$5,864,347	$4,900,720

*Includes Motor Vehicle and Financing Institutions

"MARKET RATES" OF INTEREST

The provisions of Senate Bill 305 included a revision of Section 408.030 which permits a "market rate" of interest which is to be declared quarterly by the Commissioner of Finance. The rates so declared under this statute have been as follows:

*July 3 through September 30, 1979 - 11.6%
October 1 through December 31, 1979 - 11.4%

January 1 through March 31, 1980 - 12.8%
April 1 through June 30, 1980 - 14.6%
July 1 through September 30, 1980 - 12.8%
October 1 through December 31, 1980 - 13.5%

January 1 through March 31, 1981 - 14.8%
April 1 through June 30, 1981 - 15.2%
July 1 through September 30, 1981 - 16.0%
October 1 through December 31, 1981 - 16.6%

January 1 through March 31, 1982 - 15.7%
April 1 through June 30, 1982 - 16.6%
July 1 through September 30, 1982 - 15.7%
October 1 through December 31, 1982 - 15.2%

January 1 through March 31, 1983 - 13.2%
April 1 through June 30, 1983 - 13.6%
July 1 through September 30, 1983 - 13.2%
October 1 through December 31, 1983 - 14.4%

January 1 through March 31, 1984 - 14.3%
April 1 through June 30, 1984 - 14.4%
July 1 through September 30, 1984 - 15.9%

*The first quarter begins on this date because of an emergency clause in Senate Bill 305.

NEW BANKS CHARTERED

July 1, 1982 to June 30, 1984

07-02-82	Eagle Bank of Gasconade County, Bland, MO (Chartered as successor to Belle-Bland Bank)
12-10-82	Security Bank of Bollinger County, Lutesville, MO (Chartered as successor to Bollinger County Bank)
**12-17-82	City State Bank in St. Louis, St. Louis, MO
**12-17-82	Gravois Bank at Mehlville, Mehlville, MO
**01-14-83	Tenth and Olive Bank, St. Louis, MO
01-21-83	Madison Exchange Bank, Fredericktown, MO (Chartered as successor to The Madison County Bank)
**03-25-83	Merchants Bank of Osage County, Linn, MO
07-15-83	Cape County Bank of Cape Girardeau, Cape Girardeau, MO
07-15-83	First Exchange Bank of Cape Girardeau, Cape Girardeau, MO
**07-27-83	The Interim Bank of Nodaway Valley, Maryville, MO
**08-04-83	Lebanon Bank, Lebanon, MO
08-12-83	Financial Bank Centre of St. Charles County, Lake St. Louis, MO
09-30-83	Community Bank, Warrensburg, MO
**12-08-83	Citizens Interim Bank of New Haven, New Haven, MO
12-30-83	The McBride Associates Trust Company, St. Louis, MO
**01-24-84	Mark Twain Kansas City Bank, Kansas City, MO (As a result of consolidation of Mark Twain Empire and Mark Twain Plaza Bank)
**04-20-84	Cape Bank, Jackson, MO
06-21-84	Landmark Bank of Kansas City, Kansas City, MO

**Interim Bank Charters - refer to list of mergers.

CLOSED BANKS

July 1, 1982 to June 30, 1984

Name	Date Closed	Assets	Liabilities	Deposits
Belle-Bland Bank Bland, Missouri	07-02-82	4,411	4,212	4,067
The Bollinger County Bank Lutesville, Missouri	12-10-82	15,867	15,147	14,637
Madison County Bank Fredericktown, Missouri	01-21-83	7,630	7,238	7,074
Republic Bank of Kansas City Kansas City, Missouri	06-18-84	41,326	41,326	33,722

BANK MERGERS

July 1, 1982 to June 30, 1984

03-07-83	City Bank, St. Louis, Missouri merged with and into City State Bank in St. Louis, Missouri (survivor) renamed City Bank
03-07-83	Tenth and Olive Bank, St. Louis, Missouri merged with and into Cass Bank & Trust Company, St. Louis, Missouri (survivor)
03-11-83	Mehlville Bank, St. Louis County, Missouri merged with and into Gravois Bank at Mehlville, Mehlville, Missouri (survivor)
04-08-83	Landmark Central Bank & Trust Company, Wellston, Missouri merged with and into Landmark North County Bank and Trust Company, Jennings, Missouri (survivor)
07-27-83	Merchants Bank of Osage County, Linn, Missouri merged with and into Linn State Bank, Linn, Missouri (survivor)
12-15-83	City Bank, St. Louis, Missouri, merged with and into American National Bank in St. Louis, under charter of the latter, and renamed CharterBank St. Louis National Association
12-23-83	Lebanon Bank, Lebanon, Missouri (an interim bank) merged with and into Central Bank, Lebanon, Missouri (survivor)
12-31-83	United Missouri Bank of Blue Springs, Blue Springs, Missouri, and United Missouri Bank of Blue Valley, Kansas City, Missouri, merged with and into United Missouri City Bank, Kansas City, Missouri (survivor)
12-31-83	Broadway National Bank, The University Bank, and The Metropolitan Bank, all of Kansas City, Missouri, will be merged into The Merchants Bank, Kansas City, Missouri (survivor)
12-31-83	First Missouri Bank of Washington, Washington, Missouri merged with and into First Missouri Bank of Franklin County, Gerald, Missouri (survivor)
01-01-84	Commerce Bank of Blue Hills and Plaza Bank & Trust Company, both of Kansas City, Missouri along with Commerce Bank of Independence, N.A., and Commerce Bank of Grandview, N.A., were merged with and into Commerce Bank of Kansas City, N.A.
01-03-84	Commerce Bank of Mound City, St. Louis, Missouri merged with and into Commerce Bank of St. Louis, N.A., St. Louis, Missouri
01-03-84	Northwestern Bank and Trust Company, St. Louis, Missouri, merged with and into Bank of St. Louis, St. Louis, Missouri
01-03-84	Cook & Vencill Bank, Galt, Missouri merged with and into Trenton Trust Company, Trenton, Missouri (survivor)
01-24-84	Consolidation of Mark Twain Empire Bank and Mark Twain Plaza Bank, both of Kansas City, Missouri, forming Mark Twain Kansas City Bank

02-06-84	Landmark Bank of Sunset Hills, N.A., Sunset Hills, Missouri merged with and into Landmark Bank of South County, St. Louis County, Missouri (survivor) the surviving bank's main banking house was relocated to 10722 Sunset Hills Plaza, Sunset Hills, Missouri
03-31-84	The Nodaway Valley Bank, Maryville, Missouri merged with and into The Interim Bank of Nodaway Valley, Maryville, Missouri (survivor) renamed The Nodaway Valley Bank
04-02-84	First County Bank, Bloomfield, Missouri merged with and into Mercantile First County Bank, National Association, Bloomfield, Missouri (survivor)
04-04-84	Commerce Bank of Willard, Willard, Missouri merged with and into Commerce Bank of Springfield, Missouri (survivor)
04-09-84	Boatmen's West Port Bank, St. Louis County, Missouri merged with and into Boatmen's Bank of St. Louis County, Clayton, Missouri (survivor) the location of surviving bank will be 2200 West Port Plaza Drive, St. Louis County, Missouri
04-11-84	Citizens Interim Bank of New Haven, New Haven, Missouri merged with and into Citizens Bank of New Haven, New Haven, Missouri (survivor)
06-21-84	First Missouri Bank of West County, St. Louis County, Missouri and First Missouri Bank of Ellisville, Ellisville, Missouri merged with and into First Missouri Bank and Trust Company of Creve Coeur, Missouri (survivor)

CONVERTED TO NATIONAL CHARTER

July 1, 1982 to June 30, 1984

02-01-83	Community Bank, Steelville, MO
02-15-83	Bank of Tuscumbia, Tuscumbia, MO
**12-15-83	City Bank, St. Louis, MO
**01-01-84	Commerce Bank of Blue Hills, Kansas City, MO
**01-01-84	Plaza Bank & Trust Company, Kansas City, MO
**01-03-84	Commerce Bank of Mound City, St. Louis, MO
**04-02-84	First County Bank, Bloomfield, MO
05-11-84	Mark Twain Independence Bank, Independence, MO

**Merged with national banks - refer to list of mergers.

FOREIGN AGENCY LICENSES ISSUED

License Number	Date	Name	Agency Location
2	7-16-82	Barclays Bank International Limited, London, England	St. Louis, MO

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FACILITIES GRANTED

July 1, 1982 to June 30, 1984

Date Approved	Bank	Facility Location
07-23-82	Southwest Missouri Bank	Carthage, MO
07-30-82	Metro North State Bank	Kansas City, MO
08-13-82	Centerre Bank of Columbia	Columbia, MO
08-13-82	United Missouri Bank of Ferguson	St. Louis, MO
08-13-82	Boatmen's Bank of St. Louis County	St. Louis County, MO
09-03-82	Chippewa First Financial Bank	St. Louis, MO
10-15-82	Commerce Bank of Tower Grove	St. Louis, MO
02-10-83	Gravois Bank of Mehlville	St. Louis County, MO
03-04-83	First Missouri Bank & Trust Company of Creve Coeur	Chesterfield, MO
03-18-83	Mercantile Bank of Springfield	Springfield, MO
04-29-83	First Missouri Bank of St. Charles County, Wentzville, MO	Wentzville, MO
05-13-83	Meramec Valley Bank, Valley Park, MO	Manchester, MO
05-20-83	Bank of Lake of the Ozarks, Osage Beach, MO	Osage Beach, MO
05-20-83	Phelps County Bank, Rolla, MO	Rolla, MO
06-03-83	Commerce Bank of Wentzville	Wentzville, MO
07-15-83	Citizens Bank of Ava	Ava, MO
08-19-83	Farmers and Merchants Bank of St. Clair	St. Clair, MO
08-19-83	Boatmen's West Port Bank	St. Louis County, MO
08-19-83	Commerce Bank of House Springs	House Springs, MO
10-19-83	Landmark Bank of Ladue	Ladue, MO
10-28-83	Commerce Bank of Manchester	St. Louis County, MO
10-28-83	Bank of Jacomo, Blue Springs, MO	Oak Grove, MO
11-04-83	Security State Bank, Republic, MO	Springfield, MO

Chapter 362.107

FACILITIES GRANTED

July 1, 1982 to June 30, 1984

Date Approved	Bank	Facility Location
11-10-83	The Greene County Bank, Strafford, MO	Battlefield, MO
12-09-83	State Bank of Slater	Slater, MO
01-13-84	Bank of Ash Grove	Walnut Grove, MO
03-16-84	Citizens State Bank, Calhoun, MO	Calhoun, MO
03-30-84	Mercantile Bank of St. Charles County, St. Charles, MO	St. Charles, MO
03-30-84	Mercantile Bank of St. Charles County, St. Charles, MO	St. Peters, MO
03-30-84	Lewis and Clark Mercantile Bank, St. Louis, MO	St. Louis County, MO
03-30-84	Centerre Bank of Springfield	Springfield, MO
04-27-84	Mark Twain Kansas City Bank	Independence, MO
04-27-84	Mark Twain Kansas City Bank	Kansas City, MO
05-04-84	Citizens State Bank of Polk County, Bolivar, MO	Bolivar, MO
06-11-84	Security Bank & Trust Co. of Branson	Branson, MO

Chapter 362.108

FACILITIES GRANTED

July 1, 1982 to June 30, 1984

Date Approved	Bank	Facility Location
07-09-82	The Citizens State Bank of Granby	Newtonia, MO
08-13-82	Centerre Bank of Rolla	Edgar Springs, MO
08-13-82	United Missouri Bank Northland, Kansas City, MO	Camden Point, MO
08-13-82	American Bank of Rolla	Edgar Springs, MO
09-24-82	First State Bank of Stewartsville	Stewartsville, MO
10-01-82	Citizens Bank of Carl Junction	Carl Junction, MO
10-29-82	Bank of Gainesville	Bakersfield, MO
12-17-82	Archie State Bank, Harrisonville, MO	Archie, MO
03-04-83	Buffalo Bank, Buffalo, MO	County Line, MO
03-04-83	O'Bannon Banking Company, Buffalo, MO	Fair Grove, MO
06-03-83	The Bank of Hermitage	Cross Timbers, MO
06-03-83	The Bank of Hermitage	Weaubleau, MO
06-10-83	McDonald County Mercantile Bank, Pineville, MO	Lanagan, MO
06-24-83	Arcadia Valley Bank, Arcadia, MO	Pilot Knob, MO
08-26-83	Farmers and Merchants Bank of Greenridge, Green Ridge, MO	Green Ridge, MO
10-21-83	The Citizens Bank of Windsor	Tightwad, MO
11-10-83	Mid America Bank, Linn, MO	Meta, MO
11-10-83	American Bank of Morgan County, Versailles, MO	Gravois Mills, MO
12-02-83	Bank of Jasper, Jasper, MO	Alba, MO
02-03-84	Bank of Leadwood	Rivermines, MO
03-02-84	Eagle Bank of Gasconade County, Bland, MO	Bland, MO

STATE BANKS AND TRUST COMPANIES WHICH HAVE CHANGED THEIR CORPORATE TITLES FROM July 1, 1982 to June 30, 1984

7- 7-82 BANK OF EXETER..Exeter
to
THE FARMERS STATE BANK OF BARRY COUNTY

7-15-82 WENTZVILLE STATE BANK..............................Wentzville
to
COMMERCE BANK OF WENTZVILLE

8- 6-82 PARIS SAVINGS BANK......................................Paris
to
UNITED MISSOURI BANK OF PARIS

8-13-82 PLATTE COUNTY BANK OF CAMDEN POINT...............Camden Point
to
PLATTE COUNTY BANK OF KANSAS CITY-CAMDEN POINT

8-20-82 BANK OF RAYMONDVILLE............................Raymondville
to
FARMERS STATE BANK OF TEXAS COUNTY

8-26-82 ALMA BANK...Concordia
to
ALMA BANK OF CONCORDIA

8-26-82 LAUREL BANK OF RAYTOWN.................................Raytown
to
AMERICAN BANK OF RAYTOWN

8-27-82 LAUREL BANK OF PLATTE COUNTY.......................Kansas City
to
AMERICAN BANK OF PLATTE COUNTY

9- 8-82 LAUREL BANK OF KANSAS CITY.........................Kansas City
to
LAUREL AMERICAN BANK

9-15-82 FARMERS AND MERCHANTS BANK OF CAPE GIRARDEAU....Cape Girardeau
to
BOATMEN'S BANK OF CAPE GIRARDEAU

9-17-82 THE EXCHANGE BANK OF RICHMOND.......................Richmond
to
AMERICAN BANK OF RICHMOND

9-24-82 FIRST BANK OF STEWARTSVILLE.....................Stewartsville
to
FIRST BANK OF DEKALB COUNTY.........................Maysville

STATE BANKS AND TRUST COMPANIES
WHICH HAVE CHANGED THEIR CORPORATE TITLES FROM
July 1, 1982 to June 30, 1984

1- 4-83	PLATTE COUNTY BANK OF KANSAS CITY-CAMDEN POINT to UNITED MISSOURI BANK OF PLATTE COUNTY	Camden Point
1-24-83	BANK OF INDEPENDENCE to CHARTERBANK INDEPENDENCE	Independence
2-15-83	THE BANK OF KNOBNOSTER to THE BANK OF KNOB NOSTER	Knob Noster
2-15-83	UNITED MISSOURI BANK OF PLATTE COUNTY to UNITED MISSOURI BANK NORTHLAND	Camden Point Kansas City
3- 1-83	TOWER GROVE BANK AND TRUST COMPANY to COUNTY BANK OF TOWER GROVE	St. Louis
3- 7-83	CITY STATE BANK IN ST. LOUIS to CITY BANK	St. Louis
5-19-83	BANK OF BLOOMFIELD to FIRST COUNTY BANK	Bloomfield
6-13-83	INTERSTATE BANK OF ST. PETERS to MERCANTILE BANK OF ST. PETERS	St. Peters
8- 1-83	NORTH KANSAS CITY STATE BANK to NORBANK	North Kansas City
8- 9-83	THORNTON BANK to CHARTERBANK NEVADA	Nevada
8-30-83	BANK OF LANCASTER to FIRST SECURITY BANK	Lancaster
9-20-83	CITY BANK AND TRUST COMPANY OF KANSAS CITY to UNITED MISSOURI CITY BANK	Kansas City

STATE BANKS AND TRUST COMPANIES
WHICH HAVE CHANGED THEIR CORPORATE TITLES FROM
July 1, 1982 to June 30, 1984

10- 6-83 MANUFACTURERS BANK & TRUST COMPANY OF ST. LOUIS......St. Louis
to
MANUFACTURERS AMERICAN BANK

10-26-83 WRIGHT COUNTY BANK................................Hartville
to
MERCANTILE WRIGHT COUNTY BANK

11- 1-83 METRO TRUST COMPANY..................................Clayton
to
BOATMEN'S TRUST COMPANY

11- 1-83 METRO BANK/CLAYTON...................................Clayton
to
BOATMEN'S BANK OF ST. LOUIS COUNTY

11- 1-83 METRO BANK/SOUTHWEST COUNTY.........................Crestwood
to
BOATMEN'S BANK OF CRESTWOOD

11- 1-83 METRO BANK/ST. LOUIS...............................St. Louis
to
BOATMEN'S HAMPTON BANK

11-10-83 META STATE BANK...Meta
to
MID AMERICA BANK..Linn

12- 1-83 THE McDONALD COUNTY BANK...........................Pineville
to
McDONALD COUNTY MERCANTILE BANK

12- 8-83 PEOPLES BANK OF MILLER...............................Miller
to
MERCANTILE BANK OF MILLER

12- 9-83 FIRST STATE BANK OF BUCKNER..........................Buckner
to
FIRST STATE BANK OF MISSOURI

12-14-83 BANK OF TABLE ROCK LAKE.........................Reeds Spring
to
MERCANTILE BANK OF TABLE ROCK LAKE

12-30-83 MERCHANTS AND MINERS BANK OF WEBB CITY..............Webb City
to
MERCHANTS & MINERS MERCANTILE BANK OF WEBB CITY

STATE BANKS AND TRUST COMPANIES WHICH HAVE CHANGED THEIR CORPORATE TITLES FROM July 1, 1982 to June 30, 1984

1-10-84 BANK OF WHEATON..................................Wheaton
to
MERCANTILE BANK OF WHEATON

2-21-84 ELLISVILLE METRO BANK..............................Ellisville
to
BANKCENTER ONE

3-31-84 THE INTERIM BANK OF NODAWAY VALLEY..................Maryville
to
THE NODAWAY VALLEY BANK

4-20-84 TRADERS BANK OF KANSAS CITY.......................Kansas City
to
THE BANK OF KANSAS CITY

5- 4-84 WOODS MILL-FORTY BANK........................St. Louis County
to
MEGA BANK OF ST. LOUIS COUNTY

5-18-84 BANK OF LEADWOOD...................................Leadwood
to
BANK OF THE LEADBELT

6- 1-84 BANK OF ST. LOUIS..................................St. Louis
to
GENERAL BANK

6- 1-84 CENTRAL BANK OF CLAYTON..............................Clayton
to
GENERAL BANK OF ST. LOUIS COUNTY

6- 8-84 CHIPPEWA BANK......................................St. Louis
to
CHIPPEWA FIRST FINANCIAL BANK

SUMMARY OF STATEMENTS OF CONDITION FILED BY MISSOURI STATE CHARTERED BANKS AND TRUST COMPANIES

DOLLAR AMOUNTS IN THOUSANDS

DATE NUMBER OF BANKS	9-30-82 620	12-31-82 620	3-31-83 619	6-30-83 618
ASSETS				
Total Loans	10,929,442	10,900,546	11,100,619	11,427,127
Allowance for Possible Loan Losses	112,934	113,053	116,832	120,531
Total Assets	21,087,517	21,999,066	22,249,093	22,755,721
LIABILITIES				
Total Deposits	17,752,769	18,784,100	19,189,928	19,590,438
Subordinated Notes and Debentures	32,419	32,126	31,701	30,443
EQUITY CAPITAL				
Total Equity Capital	1,779,210	1,797,503	1,852,380	1,900,067
TOTAL OPERATING INCOME	N/A	2,584,016	N/A	1,230,604
NET INCOME (After securities gains or losses)	N/A	221,122	N/A	136,911

BALANCE SHEET AND OPERATING RATIOS	9-30-82	12-31-82	3-31-83	6-30-83
Capital and Reserve/Assets	8.93	8.64	8.80	8.83
Total Loans/Assets	51.83	49.55	49.89	50.22
Allowance for Loan Losses/Total Loans	1.03	1.04	1.05	1.05
Net Income to Total Assets	N/A	1.00	N/A	.60

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DOLLAR AMOUNTS IN THOUSANDS

DATE NUMBER OF BANKS	9-30-83 622	12-31-83 612	3-31-84 611	6-30-84 605
ASSETS				
Total Loans	11,666,514	11,917,345	12,589,415	13,143,197
Allowance for Possible Loan Losses	131,149	136,013	147,907	157,799
Total Assets	23,227,294	23,926,061	24,088,829	24,546,304
LIABILITIES				
Total Deposits	19,995,006	20,796,425	20,953,326	21,294,046
Subordinated Notes and Debentures	28,478	26,038	24,177	21,928
EQUITY CAPITAL				
Total Equity Capital	1,942,099	1,921,912	1,951,468	1,980,930
TOTAL OPERATING INCOME	N/A	2,482,611	N/A	N/A
NET INCOME (After securities gains or losses)	N/A	221,380	N/A	126,067

BALANCE SHEET AND OPERATING RATIOS	9-30-83	12-31-83	3-31-84	6-30-84
Capital and Reserve/Assets	8.88	8.55	8.66	8.66
Total Loans/Assets	50.23	49.81	52.26	53.54
Allowance for Loan Losses/Total Loans	1.12	1.14	1.17	1.20
Net Income to Total Assets	N/A	.93	N/A	.51

TOTAL ASSETS OF STATE BANKS AND TRUST COMPANIES
1934 - 1983

Date	Number	Total Assets
November 5, 1934....	659	$ 710,512,839.29
November 1, 1935....	626	802,540,217.31
November 25, 1936....	594	904,478,939.66
December 31, 1937....	573	880,918,013.08
December 31, 1938....	557	931,715,561.77
December 30, 1939....	547	996,235,136.34
November 12, 1940....	540	1,032,361,779.74
December 31, 1941....	533	1,192,413,028.71
December 31, 1942....	523	1,534,011,949.41
December 31, 1943....	514	1,780,470,290.50
December 30, 1944....	514	2,170,597,714.47
December 31, 1945....	512	2,618,368,281.61
December 31, 1946....	515	2,572,872,515.55
December 31, 1947....	520	2,684,956,830.31
December 31, 1948....	521	2,691,934,265.06
December 31, 1949....	519	2,740,792,922.55
December 30, 1950....	522	2,950,783,617.47
December 31, 1951....	521	3,119,076,236.33
December 31, 1952....	522	3,273,806,075.56
December 31, 1953....	524	3,349,397,211.53
December 31, 1954....	525	3,484,725,382.04
December 31, 1955....	530	3,538,495,001.52
December 31, 1956....	535	3,692,873,010.63
December 31, 1957....	534	3,733,685,720.62
December 31, 1958....	545	4,067,040,286.75
December 31, 1959....	554	4,163,646,365.29
December 31, 1960....	551	4,293,779,687.92
December 31, 1961....	549	4,528,851,631.47
December 28, 1962....	550	4,891,565,013.58
December 20, 1963....	553	5,194,207,352.87
December 31, 1964....	558	4,824,143,364.22
December 31, 1965....	565	5,090,069,042.84
December 31, 1966....	568	5,472,655,533.54
December 31, 1967....	569	6,186,069,809.59
December 31, 1968....	571	6,842,447,755.92
December 31, 1969....	573	7,096,504,324.09
December 31, 1970....	578	7,538,281,992.81
December 31, 1971....	579	8,468,713,187.33
December 31, 1972....	589	8,665,742,508.85
December 31, 1973....	594	9,539,290,950.12
December 31, 1974....	600	10,204,556,001.26
December 31, 1975....	602	11,162,611,952.21
December 31, 1976....	605	12,180,300,000.00
December 31, 1977....	609	14,091,195,000.00
December 31, 1978....	625	16,038,256,000.00
December 31, 1979....	633	17,843,257,000.00
December 31, 1980....	637	19,164,485,000.00
December 31, 1981....	623	20,407,000,000.00
December 31, 1982....	620	21,999,066,000.00
December 31, 1983....	612	23,926,061,000.00

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Belgrade State Bank	Belgrade	1464	June 19, 1906	21,511
Belle State Bank	Belle	2600	April 9, 1956	8,121
Bank of Belton	Belton	279	Aug. 19, 1884	20,575
CharterBank Belton	Belton	1591	June 23, 1908	47,682
Farmers and Merchants Bank of Berger	Berger	2534	May 3, 1935	6,492
State Bank of Bernie	Bernie	2563	Oct. 23, 1944	19,888
The Bethany Trust Company	Bethany	181	Sept. 19, 1919	48,648
Bank of Billings	Billings	1984	March 16, 1914	3,388
Bank of Birch Tree	Birch Tree	2453	Nov. 7, 1929	7,462
Bank of Bismarck	Bismarck	1112	Feb. 21, 1902	12,840
Blackburn Bank	Blackburn	2553	July 7, 1941	7,680
Farmers' Stock Bank	Blackwater	941	Oct. 17, 1895	5,704
Farmers Bank of Blairstown	Blairstown	1685	Nov. 20, 1909	2,030
Eagle Bank of Gasconade County	Bland	2736	July 2, 1982	4,824
Bank of Bloomsdale	Bloomsdale	1993	May 15, 1914	25,436
Bank of Jacomo	Blue Springs	2654	March 18, 1970	33,182
Blue Springs Bank	Blue Springs	2558	Feb. 23, 1944	90,965
Citizens Bank of Blythedale	Blythedale	1734	Sept. 6, 1910	14,160
Citizens State Bank of Polk County	Bolivar	1770	April 3, 1911	19,580
Commerce Bank of Bolivar	Bolivar	2609	June 16, 1958	58,345
Polk County Bank	Bolivar	768	May 14, 1891	40,999
Commerce Bank of Bonne Terre	Bonne Terre	2657	Aug. 31, 1970	42,011
Central Missouri State Bank	Boonville	1674	Oct. 13, 1909	5,399
United Missouri Bank of Boonville	Boonville	2440	Nov. 24, 1928	41,814

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Bosworth State Bank	Bosworth	2562	Aug. 22, 1944	4,635
Bank of Bourbon	Bourbon	1286	Aug. 20, 1904	31,535
Community State Bank of Bowling Green	Bowling Green	361½	Jan. 26, 1887	46,693
Farmers Mercantile Bank	Bowling Green	909	Jan. 12, 1895	35,408
Centerre Bank of Branson	Branson	2580	Jan. 3, 1950	73,855
Security Bank and Trust Company	Branson	2515	June 1, 1934	52,164
The Braymer Bank	Braymer	2711	Sept. 7, 1978	15,185
The Brentwood Bank	Brentwood	1888	Sept. 28, 1912	71,043
Mark Twain State Bank	Bridgeton	2636	June 30, 1964	122,275
First Security Bank of Brookfield	Brookfield	2582	Feb. 16, 1950	28,966
United Missouri Bank of Brookfield	Brookfield	1106	Jan. 13, 1902	40,219
Commerce Bank of Brunswick	Brunswick	2085	March 22, 1917	25,289
Bucklin State Bank of Bucklin, Missouri	Bucklin	2383	June 26, 1925	16,133
First State Bank of Missouri	Buckner	2421	March 1, 1928	16,142
Buffalo Bank	Buffalo	2723	Nov. 16, 1979	16,044
O'Bannon Banking Company	Buffalo	1421	Nov. 20, 1905	43,864
Bunceton State Bank	Bunceton	2339	Oct. 11, 1923	6,404
The Bank of Bunker	Bunker	1819	Dec. 13, 1911	7,119
CharterBank Butler	Butler	2665	March 21, 1945	57,371
Cabool State Bank	Cabool	1916	March 24, 1913	27,055
Citizens State Bank of Calhoun	Calhoun	2478	Dec. 11, 1931	16,181
The Farmers and Traders Bank of California, Mo.	California	302	Oct. 19, 1885	23,616
Callao Community Bank	Callao	2572	June 13, 1946	8,894
Camden County Bank	Camdenton	895	June 23, 1894	18,841

MISSOURI STATE CHARTERED BANKS AND TRUST COMPANIES
AS OF JUNE 30, 1984

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Adrian Bank	Adrian	2485	Oct. 18, 1932	16,631
The Bank of Advance	Advance	1108	Jan. 30, 1902	35,420
Gravois Bank	Affton	2731	Sept. 9, 1913	228,005
Albany State Bank	Albany	2727	June 13, 1980	8,328
Gentry County Bank	Albany	146	July 24, 1876	62,973
Bank of Altenburg	Altenburg	1710	April 1, 1910	11,839
Alton Bank	Alton	2350	April 17, 1924	12,262
Citizens Bank, Amsterdam, Mo.	Amsterdam	2391	Jan. 4, 1926	5,204
The Anderson State Bank	Anderson	2564	Oct. 30, 1944	20,236
Farmers Bank	Antonia	2334	June 13, 1923	19,554
Citizens Bank of Appleton City, Missouri	Appleton City	2479	Jan. 13, 1932	19,042
Arcadia Valley Bank	Arcadia	2509	March 28, 1934	13,946
First Missouri Bank of Jefferson County	Arnold	2681	Jan. 25, 1974	12,810
United Missouri Bank of Jefferson County	Arnold	1936	July 7, 1913	50,728
Bank of Ash Grove	Ash Grove	239	April 13, 1883	25,808
South County Bank	Ashland	2650	Dec. 4, 1967	11,135
CharterBank Aurora	Aurora	2522	Aug. 4, 1934	64,542
Lawrence County Bank	Aurora	2670	Nov. 1, 1972	12,756
Security Bank of Auxvasse	Auxvasse	2458	Jan. 25, 1930	14,166
Citizens Bank of Ava	Ava	1392	July 3, 1905	34,581
Boatmen's Bank of West County	Ballwin	2513	May 7, 1934	78,191

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Cameron State Bank	Cameron	2644	Oct. 1, 1965	14,761
Farmers State Bank	Cameron	2499	Feb. 13, 1934	35,910
State Bank of Campbell	Campbell	1303	Oct. 26, 1904	17,710
Canton State Bank	Canton	2540	Sept. 21, 1935	20,619
Boatmen's Bank of Cape Girardeau	Cape Girardeau	1307	Nov. 12, 1904	128,037
Cape County Bank of Cape Girardeau	Cape Girardeau	2743	July 15, 1983	12,133
Cape Mercantile Bank and Trust Company	Cape Girardeau	1292	Sept. 27, 1904	48,814
First Exchange Bank of Cape Girardeau	Cape Girardeau	2744	July 15, 1983	9,164
South East Missouri Bank	Cape Girardeau	2726	May 30, 1980	10,404
Cardwell State Bank	Cardwell	2556	Aug. 9, 1943	7,430
Citizens Bank of Carl Junction	Carl Junction	1225	Oct. 22, 1903	12,702
Carroll County Trust Company of Carrollton, Missouri	Carrollton	173	Jan. 21, 1919	34,397
The Farmers Bank	Carrollton	1878	Aug. 12, 1912	13,147
CharterBank of Carthage	Carthage	953	April 6, 1896	74,892
Southwest Missouri Bank	Carthage	2710	Aug. 11, 1978	36,871
United Missouri Bank of Carthage	Carthage	2701	June 9, 1978	44,770
First State Bank of Caruthersville	Caruthersville	2508	March 28, 1934	55,665
Commerce Bank of Barry County	Cassville	355	Jan. 11, 1887	48,092
Center State Bank	Center	2579	Nov. 5, 1947	10,471
Reynolds County Savings Bank	Centerville	2519	June 19, 1934	5,593
Bank of Chaffee	Chaffee	2546	Aug. 13, 1937	16,361
United Bank of Chamois	Chamois	2539	Aug. 19, 1935	5,600
Citizens' Bank of Charleston	Charleston	2604	June 21, 1957	26,996
First Security State Bank of Charleston	Charleston	2460	Feb. 6, 1930	53,847

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Centerre Bank of Chesterfield	Chesterfield	1980	March 5, 1914	96,703
County Bank of Chesterfield	Chesterfield	2686	March 14, 1975	34,300
Mark Twain Parkway Bank	Chesterfield	276	Feb. 4, 1970	97,086
Mega Bank of St. Louis County	Chesterfield	2714	Nov. 3, 1978	19,894
Chillicothe State Bank	Chillicothe	2547	Oct. 19, 1937	65,687
Citizens Bank and Trust Company	Chillicothe	2706	July 20, 1978	118,944
Community Bank	Chillicothe	2223	Oct. 31, 1919	24,539
Clarence State Bank	Clarence	2566	March 31, 1945	6,323
The Clarksdale Bank of Clarksdale, Missouri	Clarksdale	2417	Dec. 20, 1927	6,920
Clifford Banking Company	Clarksville	1117	March 6, 1902	11,286
Clayco State Bank	Claycomo	2671	Nov. 9, 1972	11,225
Boatmen's Trust Company	Clayton	280	Nov. 6, 1972	750
County Bank of St. Louis	Clayton	2695	April 25, 1977	522,430
General Bank of St. Louis County	Clayton	2663	Feb. 28, 1972	69,255
The Guaranty Trust Company of Missouri	Clayton	267	Jan. 6, 1948	595
The McBride Associates Trust Company	Clayton	282	Dec. 30, 1983	676
The Trust Company of St. Louis County	Clayton	62	Oct. 30, 1902	225
The Peoples Bank of Clever, Missouri	Clever	2091	April 17, 1917	9,337
Citizens Bank of Climax Springs, Missouri	Climax Springs	1558	Sept. 13, 1907	9,029
Charter Bank Clinton	Clinton	1799	Aug. 7, 1911	39,833
Union State Bank of Clinton	Clinton	2481	April 20, 1932	49,244
Bank of Coffey	Coffey	991	Aug. 13, 1897	5,122
The Citizens-Farmers Bank of Cole Camp	Cole Camp	2446	March 23, 1929	19,312
Centerre Bank of Columbia	Columbia	327	Aug. 4, 1886	153,206

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Century State Bank	Columbia	2664	March 30, 1972	29,787
Alma Bank of Concordia	Concordia	277	July 28, 1884	13,963
Concordia Bank of Concordia, Missouri	Concordia	2482	June 23, 1932	30,800
Boatmen's Bank of Concord Village	Concord Village	2613	Nov. 3, 1958	105,074
The Corder Bank	Corder	792	Sept. 10, 1891	6,301
Bank of Craig	Craig	2454	Nov. 9, 1929	7,039
Centerre Bank of Crane	Crane	1289	Sept. 10, 1904	28,469
Bank of Creighton	Creighton	1126	June 6, 1902	5,452
Boatmen's Bank of Crestwood	Crestwood	2733	Jan. 10, 1957	113,928
Boatmen's Bank of St. Louis County	Creve Coeur	2612	Sept. 12, 1958	196,312
First Missouri Bank and Trust Company	Creve Coeur	274	Sept. 22, 1967	187,385
Landmark Bank of Creve Coeur	Creve Coeur	2656	Aug. 12, 1970	133,700
Bank of Crocker	Crocker	1791	July 5, 1911	20,923
Centerre Bank of Crystal City	Crystal City	1813	Nov. 15, 1911	48,123
Peoples Bank of Cuba	Cuba	2730	June 22, 1901	38,447
Deepwater State Bank	Deepwater	1515	Dec. 18, 1906	1,578
CharterBank De Soto	De Soto	1018	Aug. 6, 1898	52,561
State Bank of De Soto	De Soto	2646	July 15, 1966	22,612
The Colonial Bank	Des Peres	2643	Sept. 7, 1965	107,565
Citizen's Bank of Dexter	Dexter	1171	Feb. 19, 1903	37,493
First State Bank of Dexter	Dexter	2694	March 30, 1977	25,658
Diamond Bank	Diamond	1287	Sept. 1, 1904	7,349
The State Bank of Dixon	Dixon	2242	Jan. 3, 1920	20,187
Ripley County State Bank	Doniphan	2724	Jan. 4, 1980	9,958

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Bank of Downing	Downing	2467	Dec. 4, 1930	7,303
Bank of Drexel	Drexel	1705	March 8, 1910	16,107
First Bank of East Prairie	East Prairie	2474	Sept. 12, 1931	24,556
American Bank of Edgerton	Edgerton	467	Feb. 23, 1888	9,733
The Citizens Bank of Edina	Edina	2017	Sept. 5, 1914	43,403
Citizens Bank of Eldon	Eldon	1329	Jan. 20, 1905	35,459
Mercantile Bank of Eldon	Eldon	1069	Oct. 3, 1900	54,370
Community Bank of El Dorado Springs	El Dorado Springs	2729	Nov. 21, 1980	10,295
Tri-County State Bank of Eldorado Springs	El Dorado Springs	2517	June 11, 1934	46,114
Farmers State Bank of Ellington, Mo.	Ellington	1676	Oct. 18, 1909	11,399
Bankcenter One	Ellisville	2677	Aug. 28, 1973	39,194
Farmers and Merchants Bank of Elmo	Elmo	2082	Feb. 6, 1917	15,825
Bank of Lincoln County	Elsberry	739	Nov. 26, 1890	17,335
Eminence Security Bank	Eminence	2616	Jan. 26, 1959	9,969
Eureka Bank	Eureka	1883	Aug. 30, 1912	29,172
CharterBank of Excelsior Springs	Excelsior Springs	174	Jan. 31, 1919	39,002
Commerce Bank of Excelsior Springs	Excelsior Springs	890	May 9, 1894	28,508
The Farmers State Bank of Barry County	Exeter	1158	Dec. 11, 1902	4,903
Exchange Bank of Fairfax	Fairfax	855	Dec. 14, 1892	13,658
The Bank of Fairport	Fairport	1628	March 8, 1909	6,407
Farley State Bank	Farley	1537	May 9, 1907	18,737
First State Bank of Farmington	Farmington	2589	Nov. 3, 1953	45,892
Mercantile Bank of Farmington	Farmington	2495	Jan. 12, 1934	74,027
Commercial Trust Company of Fayette	Fayette	202	Feb. 20, 1922	40,390

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Mark Twain Progress Bank	Fenton	2687	Sept. 16, 1975	52,612
United Missouri Bank of Ferguson	Ferguson	1503	Oct. 29, 1906	104,818
Commerce Bank of Festus	Festus	628	Nov. 7, 1889	65,977
State Bank of Fisk	Fisk	1870	July 3, 1912	14,506
First Missouri Bank of St. Francois County	Flat River	1057	June 27, 1900	27,408
Centerre Bank of Florissant	Florissant	1274	July 12, 1904	126,968
Commerce Bank of Florissant	Florissant	2635	June 18, 1964	70,038
Bank of Fordland	Fordland	1412	Sept. 18, 1905	7,875
The First State Bank of Forest City	Forest City	2567	July 27, 1945	10,694
Boatmen's Bank of Taney County	Forsyth	2608	April 23, 1958	61,873
Madison Exchange Bank	Fredericktown	2741	Jan. 21, 1983	11,741
New Era Bank	Fredericktown	2518	June 18, 1934	64,976
Bank of Freeburg	Freeburg	1375	May 29, 1905	9,738
The Callaway Bank	Fulton	1054	June 2, 1900	75,499
Bank of Gainesville	Gainesville	1096	Oct. 29, 1901	45,437
Bank of Gallatin	Gallatin	2415	Dec. 9, 1927	13,886
Garden City Bank	Garden City	2418	Jan. 12, 1928	11,877
First Missouri Bank of Franklin County	Gerald	1952	Oct. 23, 1913	36,542
Commercial Bank of Gideon	Gideon	2275	Oct. 1, 1920	5,528
Glasgow Savings Bank	Glasgow	764	April 17, 1891	27,362
Tri-County Trust Company	Glasgow	201	Oct. 20, 1921	16,182
Goodman State Bank	Goodman	1816	Nov. 24, 1911	7,648
First Midwest Bank of Gower	Gower	2096	July 17, 1917	12,492
The Bank of Grain Valley	Grain Valley	1369	May 11, 1905	6,980

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
The Citizens' State Bank of Granby	Granby	2574	Aug. 2, 1946	8,670
Bank of Grandin	Grandin	1909	Jan. 27, 1913	14,048
The Grandview Bank and Trust Company	Grandview	1522	Jan. 12, 1907	30,360
Citizens Bank of Grant City, Missouri	Grant City	1022	Sept. 7, 1898	26,686
The Farmers Bank of Grant City/Sheridan	Grant City	940	Sept. 6, 1895	8,431
Farmers Bank of Green City	Green City	2557	Nov. 13, 1943	10,099
Citizens Home Bank	Greenfield	1406	Aug. 9, 1905	25,003
Farmers and Merchants Bank of Greenridge	Green Ridge	675	March 14, 1890	13,026
State Bank of Greenville	Greenville	2689	March 24, 1976	11,934
Farmers and Merchants Bank of Hale	Hale	2425	May 2, 1928	5,149
The State-Bank of Hallsville	Hallsville	2443	March 13, 1929	9,162
The Hamilton Bank	Hamilton	2548	June 2, 1938	28,492
Commerce Bank of Hannibal	Hannibal	129	July 13, 1912	46,116
Farmers and Merchants Bank	Hannibal	955	May 12, 1896	30,142
Allen Bank and Trust Company	Harrisonville	281	Oct. 8, 1884	28,908
Archie State Bank	Harrisonville	1143	Aug. 26, 1902	16,918
Mercantile Wright County Bank	Hartville	702	June 9, 1890	24,185
Bank of Harwood	Harwood	935	Aug. 6, 1895	3,978
Bank of Hayti	Hayti	1135	July 22, 1902	22,821
Missouri Delta Bank	Hayti	1760	Jan. 19, 1911	12,061
Lindbergh Bank	Hazelwood	2615	Dec. 3, 1958	45,061
Bay-Hermann Bank	Hermann	1810	Oct. 20, 1911	10,133
First Missouri Bank of Gasconade County	Hermann	2530	Feb. 11, 1935	31,924
The Bank of Hermitage	Hermitage	2189	July 30, 1919	28,257

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
American Bank of Higginsville	Higginsville	2496	Jan. 15, 1934	40,622
Higginsville State Bank	Higginsville	2708	July 28, 1978	9,509
High Ridge Mercantile Bank	High Ridge	2618	March 5, 1959	47,634
Bank of Hillsboro	Hillsboro	824	April 14, 1892	22,351
Eagle Bank and Trust Company of Jefferson County	Hillsboro	124	April 28, 1911	12,115
Bank of Holden	Holden	69	May 13, 1872	23,785
Farmers and Commercial Bank	Holden	193	March 24, 1881	22,248
Summit Bank	Holts Summit	2682	June 17, 1974	8,733
102 Valley Bank	Hopkins	2590	Nov. 23, 1954	7,000
Merchants and Planters Bank of Hornersville, Missouri	Hornersville	2034	March 1, 1915	11,633
County Bank of House Springs	House Springs	1882	Aug. 29, 1912	26,601
The Bank of Houston	Houston	584	June 4, 1889	38,450
Humansville Bank	Humansville	1613	Dec. 2, 1908	18,532
Hume Bank	Hume	1651	June 23, 1909	5,895
Bank of Hunnewell	Hunnewell	2434	Oct. 5, 1929	1,735
Farmers and Merchants Bank of Huntsville, Missouri	Huntsville	1044	Jan. 2, 1900	23,598
Bank of Iberia	Iberia	1041	Oct. 21, 1899	14,099
CharterBank Independence	Independence	346	Dec. 18, 1886	56,647
The Chrisman-Sawyer Bank	Independence	2526	Oct. 13, 1934	35,605
Noland Road Mercantile Bank	Independence	2641	July 14, 1965	108,218
Standard State Bank	Independence	2301	June 18, 1921	61,549
Irondale Bank	Irondale	1088	July 23, 1901	12,400
Iron County Security Bank	Ironton	2514	May 10, 1934	26,793
Cape County Bank	Jackson	506	July 30, 1888	55,734

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Jackson Exchange Bank and Trust Company	Jackson	2545	Oct. 27, 1936	59,040
Home Exchange Bank of Jamesport	Jamesport	2380	May 29, 1925	17,004
Peoples Bank of Jamestown	Jamestown	2552	Jan. 8, 1941	6,487
Bank of Jasper	Jasper	2597	Oct. 11, 1955	10,979
The Central Trust Bank	Jefferson City	277	Jan. 9, 1902	364,102
First Missouri Development Finance Corporation	Jefferson City	DFC 1	Dec. 3, 1968	2,200
Jefferson Bank of Missouri	Jefferson City	2637	Dec. 10, 1964	86,537
United Missouri Bank of Jefferson City	Jefferson City	2707	July 26, 1978	18,755
Charter Bank of Jennings	Jennings	2372	Jan. 19, 1925	92,071
Landmark North County Bank and Trust Company	Jennings	270	June 10, 1959	212,377
Mark Twain Northland Bank	Jennings	1956	Dec. 8, 1913	123,479
Jonesburg State Bank	Jonesburg	2288	Feb. 14, 1921	16,471
Commerce Bank of Joplin	Joplin	1074	Dec. 27, 1900	72,390
First State Bank of Joplin	Joplin	2373	Feb. 5, 1925	58,636
United Missouri Bank of Joplin	Joplin	2704	July 12, 1978	34,264
Commerce Bank of Kahoka	Kahoka	905	Nov. 1, 1894	35,772
Kahoka State Bank	Kahoka	2648	Sept. 21, 1966	8,604
American Bank & Trust Company of Kansas City	Kansas City	2312	Jan. 20, 1922	77,730
American Bank of Platte County	Kansas City	2631	Jan. 8, 1964	41,843
The Bank of Kansas City	Kansas City	2703	July 6, 1978	135,952
Bannister Bank and Trust	Kansas City	2639	Feb. 9, 1965	43,857
Blue Ridge Bank and Trust Co.	Kansas City	2611	Sept. 8, 1958	125,226
Boatmen's Bank and Trust Co. of Kansas City	Kansas City	2304	July 5, 1921	401,000
Boatmen's North Hills Bank	Kansas City	2593	Jan. 25, 1955	73,438

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Central Bank of Kansas City	Kansas City	2583	Aug. 10, 1950	37,325
Country Club Bank	Kansas City	2587	Aug. 9, 1952	45,732
Goppert Bank & Trust Company	Kansas City	2598	Jan. 19, 1956	101,602
Investors Fiduciary Trust Company	Kansas City	279	Oct. 19, 1972	105,744
Jackson County State Bank	Kansas City	2606	March 12, 1958	46,465
Kansas City Bank & Trust Co.	Kansas City	9	Sept. 9, 1887	79,139
Landmark Bank of Kansas City	Kansas City	2752	June 21, 1984	34,886
Landmark KCI Bank	Kansas City	2668	Sept. 18, 1972	15,626
Laurel American Bank	Kansas City	2191	Aug. 2, 1919	23,204
Mark Twain Kansas City Bank	Kansas City	2750	Feb. 10, 1984	120,989
Mercantile Bank and Trust Company	Kansas City	256	Feb. 27, 1933	222,462
The Merchants Bank	Kansas City	2067	July 26, 1916	422,904
Metro North State Bank	Kansas City	2675	Jan. 22, 1973	152,787
Missouri Bank and Trust Company of Kansas City	Kansas City	258	Oct. 20, 1933	18,128
Peoples Mercantile Bank	Kansas City	1808	Oct. 2, 1911	56,305
Red Bridge Mercantile Bank	Kansas City	2647	Aug. 22, 1966	78,792
Stadium Bank	Kansas City	2143	Feb. 13, 1919	36,132
United Missouri Bank of Hickman Mills	Kansas City	2306	July 27, 1921	72,369
United Missouri Bank Northland	Kansas City	1030	July 1, 1899	10,729
United Missouri Bank South	Kansas City	2594	July 4, 1955	86,836
United Missouri City Bank	Kansas City	2577	July 3, 1947	179,986
Westport Bank	Kansas City	1504	Oct. 30, 1906	98,878
Kearney Commercial Bank	Kearney	433	Aug. 17, 1887	21,289
Kearney Trust Company	Kearney	193	Nov. 4, 1920	22,558

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Centerre Bank of Kennett	Kennett	746	Jan. 7, 1891	100,979
The Cotton Exchange Bank	Kennett	1070	Oct. 18, 1900	41,222
Bank of Keytesville	Keytesville	1058	July 2, 1900	16,104
Bank of Kimberling City	Kimberling City	2669	Oct. 10, 1972	33,491
First State Bank of King City, Missouri	King City	2525	Aug. 28, 1934	18,883
The Kingston Bank	Kingston	2576	July 2, 1947	10,184
Bank of Kirksville	Kirksville	1963	Dec. 24, 1913	71,196
United Missouri Bank of Kirkwood	Kirkwood	260	March 24, 1934	79,062
The Bank of Knob Noster	Knob Noster	1013	May 14, 1898	19,037
The Bank of La Belle	La Belle	2568	Oct. 5, 1945	19,366
Laddonia State Bank	Laddonia	2471	April 11, 1931	19,891
The Charter Bank of Ladue	Ladue	2661	Feb. 9, 1972	79,356
Landmark Bank of Ladue	Ladue	266	Dec. 9, 1939	84,178
Farmers and Merchants Bank	La Grange	1234	Dec. 21, 1903	16,851
Financial Bank Centre of St. Charles County	Lake St. Louis	2747	Aug. 12, 1983	5,248
Barton County State Bank	Lamar	2219	Oct. 18, 1919	37,160
Lamar Trust Company	Lamar	222	March 5, 1925	40,776
La Monte Community Bank	La Monte	2570	March 4, 1946	7,903
First Security Bank	Lancaster	2423	April 12, 1928	21,278
Schuyler County State Bank	Lancaster	2494	Dec. 18, 1933	20,095
La Plata State Bank	La Plata	2480	Jan. 21, 1932	25,677
The Lathrop Bank	Lathrop	1037	Oct. 2, 1899	16,389
Lawson Bank	Lawson	2493	Dec. 4, 1933	22,751
Bank of the Leadbelt	Leadwood	1382	June 6, 1905	11,518

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Central Bank	Lebanon	2095	June 15, 1917	53,226
Bank of Lee's Summit	Lee's Summit	267	Feb. 20, 1884	35,315
CharterBank Lee's Summit	Lee's Summit	217	May 28, 1924	65,273
Midland Bank	Lee's Summit	2645	Nov. 23, 1965	73,835
Bank of Leeton	Leeton	966	Sept. 14, 1896	3,318
Lemay Bank and Trust Company	Lemay	1438	Feb. 16, 1906	225,948
The Lewistown State Bank	Lewistown	2433	Sept. 5, 1928	31,964
CharterBank Lexington	Lexington	282	Oct. 18, 1884	34,222
Commerce Bank of Lexington	Lexington	233	May 14, 1928	27,752
Lafayette County Bank of Lexington/Wellington	Lexington	509	Aug. 13, 1888	14,417
Farmers State Bank of Liberal	Liberal	2621	June 23, 1959	8,422
Peoples Savings Bank	Licking	2369	Oct. 30, 1924	23,526
Peoples Bank of Lilbourn	Lilbourn	2617	Feb. 11, 1959	11,391
The Farmers Bank of Lincoln	Lincoln	647	Jan. 11, 1890	21,075
Linn State Bank	Linn	1912	March 17, 1913	33,582
Mid America Bank	Linn	1991	April 27, 1914	10,614
Linn County State Bank	Linneus	1987	March 25, 1914	6,229
CharterBank Lockwood	Lockwood	1241	Jan. 11, 1904	29,861
Farmers Bank of Lohman, Missouri	Lohman	1624	Feb. 23, 1909	15,237
Heritage Bank	Loose Creek	1366	April 28, 1905	12,025
County Bank of Louisiana	Louisiana	354	Jan. 7, 1887	25,296
The Mercantile Bank of Louisiana, Mo.	Louisiana	751	Jan. 29, 1891	47,567
The Lowry City Bank	Lowry City	1182	April 11, 1903	7,419
Security Bank of Bollinger County	Lutesville	2738	Dec. 10, 1982	16,543

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
The Bank of Macks Creek	Macks Creek	1774	May 15, 1911	7,125
Macon-Atlanta State Bank	Macon	916	March 23, 1895	59,458
Mercantile Bank of Macon	Macon	2634	June 1, 1964	26,793
Madison Bank	Madison	466	Feb. 20, 1888	7,093
Malden State Bank	Malden	1180	April 1, 1903	42,572
County Bank of Manchester	Manchester	2678	Aug. 28, 1973	23,677
Bank of Mansfield	Mansfield	1116	March 6, 1902	18,289
Southern Missouri Bank	Mansfield	1584	April 2, 1908	6,249
Pioneer Bank and Trust Company	Maplewood	263	Sept 7, 1934	72,639
Bank of Marble Hill	Marble Hill	1423	Nov. 27, 1905	12,073
American Bank of Marceline	Marceline	1575	Dec. 28, 1907	27,131
Regional Missouri Bank	Marceline	1586	May 13, 1908	8,502
First State Bank of Marionville	Marionville	2628	June 10, 1963	7,787
Community Bank of Marshall	Marshall	2696	Sept. 1, 1977	11,923
CharterBank Marshall	Marshall	173	March 6, 1879	53,727
Wood & Huston Bank	Marshall	275	Sept. 25, 1967	93,638
Citizens State Bank	Marshfield	2502	March 3, 1934	49,689
Webster County Bank	Marshfield	2697	Nov. 18, 1977	13,504
Martinsburg Bank	Martinsburg	864	April 1, 1893	11,948
American Bank of Maryville	Maryville	1252	April 5, 1904	14,264
Citizens State Bank of Maryville, Missouri	Maryville	2472	Aug. 12, 1931	65,820
First Midwest Bank	Maryville	1284	July 30, 1904	35,853
The Nodaway Valley Bank	Maryville	2745	July 27, 1983	95,620
The Farmers Bank of Maysville	Maysville	2257	March 12, 1920	17,227

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
First Bank of DeKalb County	Maysville	2709	Aug. 11, 1978	12,551
Bank of Meadville	Meadville	798	Oct. 19, 1891	8,774
Gravois Bank at Mehlville	Mehlville	2737	Nov. 17, 1982	14,938
Mercantile Bank of Memphis	Memphis	2436	Oct. 13, 1928	49,261
Farmers and Merchants Bank of Memphis, Missouri	Memphis	2578	Nov. 5, 1947	15,812
The Peoples Bank of Mercer	Mercer	2377	March 30, 1925	13,110
Metz Banking Company	Metz	1488	Sept. 14, 1906	8,385
Citizens Savings Bank of Browning/Milan	Milan	271	April 18, 1884	17,852
United Missouri Bank of Milan	Milan	2702	June 21, 1978	22,159
Mercantile Bank of Miller	Miller	2437	Oct. 22, 1928	9,579
Bank of Minden	Mindenmines	1876	July 31, 1912	8,929
Bank of Cairo and Moberly	Moberly	1361	April 14, 1905	28,583
City Bank and Trust Company of Moberly	Moberly	264	May 4, 1935	108,812
United Missouri Bank of Monett	Monett	262	May 21, 1934	61,491
Monroe City Bank	Monroe City	978	March 5, 1897	30,414
First Missouri Bank of Montgomery County	Montgomery City	873	June 29, 1893	36,201
Bank of Monticello	Monticello	2419	Feb. 27, 1928	14,637
Montrose Savings Bank	Montrose	925	June 4, 1895	11,993
Tri-County Bank	Morehouse	2543	May 27, 1936	11,520
Community Bank of Morrison	Morrison	2536	June 3, 1935	5,874
Exchange Bank	Mound City	2124	June 24, 1918	20,245
Missouri Farmers Bank	Mound City	2528	Dec. 19, 1934	26,022
The Security Bank of Mountain Grove	Mountain Grove	2529	Jan. 3, 1935	14,948
The Bank of Mountain View	Mountain View	1276	July 20, 1904	22,575

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Napoleon Bank	Napoleon	1134	July 10, 1902	12,216
Bank of Neosho	Neosho	962	July 16, 1896	7,797
CharterBank Nevada	Nevada	2698	Jan. 19, 1978	28,325
Citizens State Bank of Nevada, Missouri	Nevada	2619	March 27, 1959	33,653
Citizens Bank of Newburg, Newburg, Mo.	Newburg	2559	Feb. 26, 1944	6,771
Bank of New Cambria	New Cambria	2487	March 18, 1933	13,337
First State Bank of New Hampton	New Hampton	2432	July 28, 1928	7,937
Citizens Bank of New Haven	New Haven	2512	May 3, 1934	30,431
Ralls County State Bank	New London	2561	June 28, 1944	14,978
Bank of New Madrid	New Madrid	2523	Aug. 15, 1934	29,304
Citizens Bank of Newtown	Newtown	461	Feb. 13, 1888	4,513
Nixa Bank	Nixa	2607	March 19, 1958	26,010
State Bank of Noel	Noel	2601	June 6, 1956	9,138
Citizens Bank of Norborne	Norborne	933	Aug. 3, 1895	13,249
Norbank	N. Kansas City	1425	Dec. 2, 1905	24,780
Normandy Bank	Northwoods	2442	Jan. 29, 1929	39,651
Commercial Bank of Oak Grove, Mo.	Oak Grove	1540	June 8, 1907	26,100
Bank of Odessa	Odessa	1004	Jan. 8, 1898	70,204
Boatmen's Bank of O'Fallon	O'Fallon	1220	Oct. 1, 1903	47,528
The Bank of Old Monroe	Old Monroe	1489	Sept. 19, 1906	16,937
Commercial Bank of St. Louis County	Olivette	2610	Aug. 1, 1958	44,560
Oran State Bank	Oran	1087	July 3, 1901	17,720
The Citizens Bank of Oregon, Missouri	Oregon	660	Feb. 7, 1890	9,932
Zook & Roecker State Bank	Oregon	2510	April 2, 1934	5,041

BANK NUMBER	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
The Bank of Orrick	Orrick	1133	July 1, 1902	17,261
Bank of Lake of the Ozarks	Osage Beach	1493	Sept. 27, 1906	94,532
The Bank of Osborn	Osborn	326	July 16, 1886	4,328
Osceola Bank	Osceola	954	May 2, 1896	19,351
The Bank of Otterville	Otterville	894	June 13, 1894	4,233
Charter Bank of Overland	Overland	2569	Jan. 2, 1946	64,285
The Citizens Bank of Owensville	Owensville	2527	Nov. 2, 1934	23,149
Ozark Bank	Ozark	1492	Sept. 25, 1906	42,035
Centerre Bank of Pacific	Pacific	1630	March 15, 1909	41,848
Commerce Bank of Pacific	Pacific	2683	June 19, 1974	11,420
Palmyra State Bank	Palmyra	2516	June 1, 1934	37,724
United Missouri Bank of Paris	Paris	293	June 16, 1885	25,090
Farmers' Exchange Bank of Parkville	Parkville	1795	July 17, 1911	34,466
First State Bank of Pattonsburg	Pattonsburg	2533	May 1, 1935	7,934
United Missouri Bank of Cass County	Peculiar	1145	Aug. 29, 1902	19,146
Perry State Bank	Perry	2428	May 24, 1928	24,322
Bank of Perryville	Perryville	799	Nov. 2, 1891	48,220
Home Trust Mercantile Bank	Perryville	111	Aug. 7, 1909	46,480
Boatmen's Bank of Jefferson County	Pevely	1484	Aug. 30, 1906	29,836
Bank of Piedmont	Piedmont	1157	Nov. 29, 1902	23,670
The Citizens' Bank of Pilot Grove, Mo.	Pilot Grove	1945	Aug. 26, 1913	15,109
McDonald County Mercantile Bank	Pineville	997	Oct. 4, 1897	19,886
Bank of Plato	Plato	1568	Oct. 24, 1907	987
Platte County Bank	Platte City	1480	Aug. 18, 1906	13,117

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Wells Bank of Platte City	Platte City	2504	March 7, 1934	30,854
American Bank of Plattsburg	Plattsburg	2713	Sept. 29, 1978	29,091
The Pleasant Hill Bank	Pleasant Hill	2500	Feb. 16, 1934	34,960
The Pleasant Hope Bank	Pleasant Hope	1407	Aug. 26, 1905	26,307
Farmer's Bank of Polo, Missouri	Polo	813	Jan. 28, 1892	9,489
Bank of Poplar Bluff	Poplar Bluff	345	Dec. 17, 1886	82,160
Commerce Bank of Poplar Bluff	Poplar Bluff	1095	Sept. 18, 1901	78,434
Farmers Bank of Portageville	Portageville	1386	June 20, 1905	29,360
Washington County Mercantile Bank	Potosi	2497	Jan. 24, 1934	37,376
American Bank of Princeton	Princeton	2319	Oct. 16, 1922	24,152
Princeton State Bank	Princeton	2457	Jan. 9, 1930	24,300
First State Bank of Purdy	Purdy	2560	June 5, 1944	16,240
Puxico State Bank	Puxico	2599	Feb. 21, 1956	14,369
Farmers State Bank of Texas County	Raymondville	1790	July 3, 1911	6,856
Community Bank of Raymore	Raymore	2699	May 12, 1978	12,972
American Bank of Raytown	Raytown	2605	Jan. 8, 1958	73,466
Boatmen's Raytown Bank	Raytown	1748	Nov. 18, 1910	103,462
CharterBank Raytown	Raytown	2680	Nov. 2, 1973	19,693
Mercantile Bank of Table Rock Lake	Reeds Spring	2622	Aug. 10, 1959	28,241
Security State Bank	Republic	2581	Feb. 2, 1950	26,046
People's Savings Bank of Rhineland	Rhineland	2537	Aug. 12, 1935	21,217
Security Bank of Rich Hill	Rich Hill	2468	Dec. 30, 1930	12,443
Boatmen's Bank of Pulaski County	Richland	585	June 5, 1889	37,521
American Bank of Richmond	Richmond	530	Nov. 7, 1888	59,071

BANK NUMBER	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Ray County Bank	Richmond	2551	June 24, 1940	8,979
County Bank of Richmond Heights	Richmond Heights	2330	Feb. 5, 1923	52,707
Farmers State Bank	Risco	2555	April 30, 1943	12,691
Bank of Riverside, Missouri	Riverside	2591	Dec. 21, 1954	5,482
The Bank of Atchison County	Rock Port	212	Jan. 10, 1882	34,857
Citizens Bank & Trust	Rock Port	1123	March 28, 1902	27,950
Citizens Bank of Rogersville	Rogersville	1618	Dec. 29, 1908	12,531
American Bank of Rolla	Rolla	2586	June 5, 1952	46,113
Centerre Bank of Rolla	Rolla	903	Sept. 11, 1894	66,032
Phelps County Bank	Rolla	2627	April 4, 1963	33,648
Farmers State Bank of Rosendale, Missouri	Rosendale	2294	April 4, 1921	9,186
Bank of Rothville	Rothville	1239	Jan. 8, 1904	17,456
Rushville State Bank	Rushville	1201	June 16, 1903	8,455
Community Bank of Russellville	Russellville	2520	July 10, 1934	14,448
Bank of St. Ann	St. Ann	2588	June 15, 1953	75,748
Landmark Northwest Plaza Bank	St. Ann	2638	Dec. 29, 1964	82,810
First State Bank of St. Charles, Missouri	St. Charles	402	April 27, 1887	58,794
Mercantile Bank of St. Charles County	St. Charles	2640	May 5, 1965	47,550
Weldon Spring Bank	St. Charles	2735	May 14, 1982	2,521
Farmers and Merchants Bank	St. Clair	1924	May 2, 1913	29,518
Bank of St. Elizabeth	St. Elizabeth	1968	Jan. 2, 1914	14,689
Bank of Ste. Genevieve	Ste. Genevieve	1103	Jan. 2, 1902	43,029
Rozier Mercantile Bank	Ste. Genevieve	1911	March 5, 1913	25,919
St. James Bank	St. James	2535	May 9, 1935	24,166

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
St. Johns Bank and Trust Company	St. Johns	2396	Oct. 2, 1926	119,430
Belt American Bank of St. Joseph	St. Joseph	2712	Sept. 20, 1978	58,888
Drovers Mercantile Bank	St. Joseph	1279	July 26, 1904	19,930
Farmers State Bank, St. Joseph, Missouri	St. Joseph	1481	Aug. 27, 1906	55,995
First Stock Yards Bank	St. Joseph	2401	Feb. 28, 1927	40,142
Missouri Valley Trust Company	St. Joseph	43	March 29, 1899	495
United Missouri Bank of St. Joseph	St. Joseph	629	Nov. 12, 1899	104,862
The Baden Bank	St. Louis	1666	Sept. 20, 1909	116,503
Bremen Bank and Trust Company	St. Louis	245	April 29, 1930	51,074
Boatmen's Hampton Bank	St. Louis	2732	July 29, 1981	220,119
Cass Bank & Trust Company	St. Louis	238	May 25, 1929	163,321
Centerre Trust Company	St. Louis	18	Oct. 9, 1889	41,760
Chippewa First Financial Bank	St. Louis	215	Jan. 19, 1924	64,107
Commerce Bank-North County	St. Louis	2672	Nov. 21, 1972	33,843
County Bank of Tower Grove	St. Louis	246	May 22, 1930	255,952
Eagle Bank & Trust Company	St. Louis	112	Sept. 10, 1909	17,741
General Bank	St. Louis	2573	June 13, 1946	432,397
Jefferson Bank and Trust Company	St. Louis	838	July 20, 1892	121,149
Jefferson-Gravois Bank	St. Louis	2149	Feb. 28, 1919	86,005
Lewis and Clark Mercantile Bank	St. Louis	2655	May 13, 1970	77,402
Lindell Trust Company	St. Louis	212	Nov. 23, 1923	104,365
Manufacturers American Bank	St. Louis	259	Dec. 7, 1933	126,574
Mark Twain South County Bank	St. Louis	2626	April 1, 1963	165,835
Mercantile-Commerce Trust Company	St. Louis	272	March 10, 1965	114,557

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Missouri State Bank and Trust Company	St. Louis	273	April 28, 1966	33,195
Southern Commercial Bank	St. Louis	774	June 12, 1891	107,546
Southwest Bank of St. Louis	St. Louis	2268	June 12, 1920	112,106
Bank of St. Mary	St. Marys	1077	March 14, 1901	12,556
Mercantile Bank of St. Peters	St. Peters	2718	March 16, 1979	14,710
Bank of Salem	Salem	258	Oct. 10, 1883	21,124
Dent County Bank	Salem	902	Sept. 1, 1894	12,137
The Merchants and Farmers Bank	Salisbury	1195	May 26, 1903	13,032
Salisbury Mercantile Bank	Salisbury	1594	July 17, 1908	41,985
Community Bank of Savannah	Savannah	2630	Sept. 24, 1963	14,192
The Home Bank, Savannah, Missouri	Savannah	2473	Sept. 2, 1931	49,525
Farmers State Bank of Schell City	Schell City	1749	Nov. 25, 1910	5,062
Bank of Illmo	Scott City	2367	Sept. 22, 1924	5,635
Scott City Bank and Trust Company	Scott City	271	Feb. 15, 1965	16,672
Centerre Bank of Sedalia	Sedalia	2632	Feb. 28, 1964	22,080
Sedalia Mercantile Bank and Trust Company	Sedalia	252	June 2, 1932	46,451
The Union Savings Bank	Sedalia	1932	June 25, 1913	36,501
Bank of Seligman	Seligman	1409	Sept. 11, 1905	2,215
Senath State Bank	Senath	2532	April 9, 1935	19,274
State Bank of Seneca	Seneca	2435	Oct. 11, 1928	16,944
The Seymour Bank	Seymour	2550	Oct. 26, 1939	25,308
Community State Bank of Shelbina	Shelbina	2690	July 8, 1976	15,488
Shelbina Mercantile Bank	Shelbina	2429	June 26, 1928	44,545
Citizen's Bank	Shelbyville	1986	March 18, 1914	14,253

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Sheldon State Bank	Sheldon	1777	June 6, 1911	7,951
The Community Bank of Shell Knob	Shell Knob	2679	Aug. 30, 1973	14,795
Bank of Sikeston	Sikeston	2056	Feb. 17, 1916	84,090
Mercantile Bank of Sikeston	Sikeston	2716	Jan. 12, 1979	30,193
Silex Banking Company	Silex	2506	March 24, 1934	15,457
State Bank of Slater	Slater	911	Jan. 14, 1895	22,699
Citizens Bank and Trust Company	Smithville	2475	Oct. 9, 1931	26,307
Corner Stone Bank	Southwest City	1011	April 16, 1898	27,010
The Citizens Bank of Sparta	Sparta	2200	Aug. 21, 1919	9,841
Centerre Bank of Springfield	Springfield	1213	Sept. 12, 1903	84,619
Commerce Bank of Springfield	Springfield	1147	Sept. 15, 1902	338,298
Empire Bank	Springfield	2596	Sept. 14, 1955	116,824
Mercantile Bank of Springfield	Springfield	131	Jan. 11, 1913	122,359
United Missouri Bank of Springfield	Springfield	2649	Aug. 22, 1967	43,697
Farmers State Bank, Stanberry	Stanberry	2376	March 25, 1925	24,135
Steedman Bank	Steedman	2044	May 6, 1915	7,232
The Bank of Steele	Steele	1268	June 16, 1904	18,746
Sac River Valley Bank	Stockton	1879	Aug. 15, 1912	49,248
Farmer's Bank of Stover	Stover	1358	March 29, 1905	18,569
The Greene County Bank	Strafford	2620	June 9, 1959	11,157
Sturgeon State Bank	Sturgeon	2470	Feb. 6, 1931	16,236
Bank of Sullivan	Sullivan	923	April 29, 1895	51,682
Meramec State Bank	Sullivan	2685	Jan. 8, 1975	8,488
Summersville State Bank	Summersville	1257	May 4, 1904	13,044

BANK	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Lakeland State Bank	Sunrise Beach	2653	Aug. 29, 1969	19,101
Landmark Bank of South County	Sunset Hills	2673	Nov. 27, 1972	60,174
Chemical Bank	Sweet Springs	276	June 21, 1884	18,684
The Farmers and Valley Bank, Tarkio, Missouri	Tarkio	2489	April 19, 1933	15,822
Bank of Thayer	Thayer	1063	Aug. 23, 1900	42,783
The Tipton Latham Bank	Tipton	1517	Dec. 29, 1906	9,878
American Bank of Spickard-Trenton	Trenton	2051	Oct. 21, 1915	24,138
Trenton Trust Company	Trenton	152	Aug. 2, 1915	57,975
Boatmen's Bank of Troy	Troy	2538	Aug. 14, 1935	37,816
Peoples' Bank of Lincoln County	Troy	2347	March 10, 1924	47,806
United Bank of Union	Union	2505	March 22, 1934	65,449
First Security Bank	Union Star	688	April 28, 1890	13,317
Farmers Bank of Unionville	Unionville	1056	June 13, 1900	35,881
Putnam County State Bank	Unionville	2717	Feb. 16, 1979	10,176
Commerce Bank of University City	University City	2531	March 12, 1935	67,772
Royal Bank Mid-County	University City	2633	March 24, 1964	67,338
The Bank of Urbana	Urbana	1501	Oct. 22, 1906	29,285
Bank of Urich	Urich	468	Feb. 27, 1888	6,463
Meramec Valley Bank	Valley Park	2105	Jan. 18, 1918	17,012
Carter County State Bank	Van Buren	2355	May 19, 1924	12,722
Centerre Bank of Vandalia	Vandalia	2498	Jan. 25, 1934	32,055
American Bank of Morgan County	Versailles	2629	June 11, 1963	26,676
The Bank of Versailles	Versailles	228	Dec. 20, 1882	45,147
The Quad County State Bank	Viburnum	2652	June 13, 1969	11,086

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
The Maries County Bank	Vienna	1062	Aug. 17, 1900	32,729
Farmers Bank of Walker	Walker	781	Aug. 10, 1891	3,948
Citizens Bank of Warrensburg, Mo.	Warrensburg	524	Oct. 19, 1888	58,482
Community Bank of Warrensburg	Warrensburg	2748	Sept. 30, 1983	1,052
United Missouri Bank of Warrensburg	Warrensburg	2700	June 9, 1978	51,111
Commerce-Warren County Bank	Warrenton	2503	March 5, 1934	31,458
First Missouri Bank of Warren County	Warrenton	2477	Oct. 16, 1931	22,770
Osage Valley Bank	Warsaw	776	June 24, 1891	12,610
United Missouri Bank of Warsaw	Warsaw	2501	March 2, 1934	37,513
Bank of Washington	Washington	1153	Oct. 29, 1902	103,518
Franklin County Mercantile Bank	Washington	1677	Oct. 19, 1909	66,101
Bank of Waverly	Waverly	2584	March 22, 1951	8,583
Waynesville Security Bank	Waynesville	2541	Jan. 29, 1936	27,559
Merchants & Miners Mercantile Bank of Webb City	Webb City	1359	March 31, 1905	17,345
Webb City Bank	Webb City	732	Nov. 11, 1890	23,618
County Bank of Webster Groves	Webster Groves	2592	Jan. 19, 1955	73,653
CharterBank Webster Groves Trust Company	Webster Groves	95	May 18, 1907	105,786
Bank of Wellsville	Wellsville	2544	Sept. 11, 1936	8,016
Commerce Bank of Wentzville	Wentzville	2521	July 13, 1934	49,674
First Missouri Bank of St. Charles County	Wentzville	2362	Aug. 23, 1924	28,684
Bank of Weston	Weston	1010	March 26, 1898	23,352
Missouri Southern Bank	West Plains	2715	Dec. 5, 1978	10,500
West Plains Bank	West Plains	2542	May 20, 1936	56,953
Mercantile Bank of Wheaton	Wheaton	1711	April 8, 1910	11,983

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Mercantile Bank of Willow Springs	Willow Springs	1436	Jan. 27, 1906	27,799
The Citizens Bank of Windsor	Windsor	259	Oct. 22, 1883	23,719
First Community Bank	Windsor	1337	Feb. 11, 1905	7,353
Winfield Banking Co.	Winfield	1212	Sept. 8, 1903	16,591
The Citizens Bank of Winigan, Missouri	Winigan	1267	June 11, 1904	7,556
Winona Savings Bank	Winona	1245	March 1, 1904	11,886
Farmers and Merchants Bank of Wright City	Wright City	1750	Dec. 6, 1910	16,408
Peoples Bank of Wyaconda, Missouri	Wyaconda	2023	Dec. 17, 1914	12,586

CONSUMER CREDIT REGISTRANTS IN MISSOURI ON JUNE 30, 1984

Aetna Finance Company	#77 Plaza Way	Cape Girardeau
Aetna Finance Company	Vandiver Village, Vandiver Drive Suite E	Columbia
Aetna Finance Company	De Soto Shopping Center	De Soto
Aetna Finance Company	243 W. Main	Flat River
Aetna Finance Company	37 Flower Valley Shopping Center N. Lindbergh at New Halls Ferry Road	Florissant
Aetna Finance Company	3709 Noland Road, Store E	Independence
Aetna Finance Company	108 E. High Street	Jefferson City
Aetna Finance Company	113 S. Main Street	Nevada
Aetna Finance Company	1901 Highway 61 North Executive Mall	Poplar Bluff
Aetna Finance Company	370 Kings Way Plaza Mall	Sikeston
Aetna Finance Company	1650 E. Battlefield Road, #110	Springfield
Aetna Finance Company	103 Business Route 50 West	Warrensburg
Aetna Finance Company	1721 Heritage Hills Drive	Washington
Aetna Finance Company	236 W. Main Plaza	West Plains
AFSC of Missouri, Inc	55 Florissant Oaks Shopping Center	Florissant
Allstate Enterprises, Inc	671 Jeffco Boulevard	Arnold
Allstate Enterprises, Inc	720 G Manchester Road	Ballwin
Allstate Enterprises, Inc	403 N. 7th Highway, Suite B	Blue Springs
Allstate Enterprises, Inc	336 N. Kingshighway	Cape Girardeau
Allstate Enterprises, Inc	2102 William Street	Cape Girardeau
Allstate Enterprises, Inc	U. S. 40 & Clarkson Road	Chesterfield
Allstate Enterprises, Inc	21 N. Bemiston	Clayton
Allstate Enterprises, Inc	111 E. Broadway	Columbia
Allstate Enterprises, Inc	11062 Olive Street Road	Creve Coeur
Allstate Enterprises, Inc	13100 Manchester	Des Peres
Allstate Enterprises, Inc	8434 Lindbergh No	Florissant
Allstate Enterprises, Inc	771 N. Oak	Gladstone
Allstate Enterprises, Inc	Suite 8, Grandview Executive Suites	Grandview
Allstate Enterprises, Inc	18777 E. 39th Street	Independence
Allstate Enterprises, Inc	3600 Country Club Drive	Jefferson City
Allstate Enterprises, Inc	802 High Street	Joplin
Allstate Enterprises, Inc	1909 E. 20th Street	Joplin
Allstate Enterprises, Inc	222 W. Gregory	Kansas City
Allstate Enterprises, Inc	5415 NE Antioch Road	Kansas City
Allstate Enterprises, Inc	4027A N. Oak Trafficway	Kansas City
Allstate Enterprises, Inc	902 Tel Aviv Avenue	Kansas City
Allstate Enterprises, Inc	5600 Bannister Road	Kansas City

Allstate Enterprises, Inc.	1500 Cleveland	Kansas City
Allstate Enterprises, Inc.	2170 N. Westwood Blvd	Poplar Bluff
Allstate Enterprises, Inc.	8800 E. 63rd	Raytown
Allstate Enterprises, Inc.	7302 Raytown Road	Raytown
Allstate Enterprises, Inc.	490 NW Plaza	St. Ann
Allstate Enterprises, Inc.	2726 Cumberland Landing	St. Charles
Allstate Enterprises, Inc.	1529 Old Highway 94, S. Suite 1	St. Charles
Allstate Enterprises, Inc.	2201 Messanie	St. Joseph
Allstate Enterprises, Inc.	E. Air Cargo Road, Lambert Field	St. Louis
Allstate Enterprises, Inc.	13088A Tesson Ferry Road	St. Louis
Allstate Enterprises, Inc.	5714 S. Lindberg Street	St. Louis
Allstate Enterprises, Inc.	1630 S. Lindberg Boulevard	St. Louis
Allstate Enterprises, Inc.	100 Jamestown Mall	St. Louis
Allstate Enterprises, Inc.	15 Crestwood Plaza	St. Louis
Allstate Enterprises, Inc.	4135 Mexico Road	St. Peters
Allstate Enterprises, Inc.	2825 S. Glenstone, Battlefield Mall	Springfield
Allstate Enterprises, Inc.	1660 S. Campbell	Springfield
Allstate Enterprises, Inc.	502 Broadway	West Plains
American Family Financial Services, Inc.	6301 James A. Reed Road	Kansas City
American Family Financial Services, Inc.	11789 Borman Drive	St. Louis
Avco Financial Services of Rolla, Inc.	130 Manchester Road	Ballwin
Avco Financial Services of Rolla, Inc.	24 Business Loop 70 East	Columbia
Avco Financial Services of Rolla, Inc.	1425-C South Noland Road	Independence
Avco Financial Services of Rolla, Inc.	711 Madison Street	Jefferson City
Avco Financial Services of Rolla, Inc.	221 First Street	Kennett
Avco Financial Services of Rolla, Inc.	114 S. Jefferson Street	Mexico
Avco Financial Services of Rolla, Inc.	914 N. Westwood Boulevard	Poplar Bluff
Avco Financial Services of Rolla, Inc.	1205 E. Tenth Street	Rolla
Avco Financial Services of Rolla, Inc.	3624 Mitchell Avenue	St. Joseph
Avco Financial Services of Rolla, Inc.	2317 S. Campbell	Springfield
Avco Financial Services of Rolla, Inc.	212 N. Holden	Warrensburg
Beneficial Finance Co. of Missouri, Inc.	222 S. Meramec Avenue	Clayton
Beneficial Finance Co. of Missouri, Inc.	16N 8th Street	Columbia
Beneficial Finance Co. of Missouri, Inc.	720 Manchester Road	Ellisville
Beneficial Finance Co. of Missouri, Inc.	52 Fenton Plaza	Fenton
Beneficial Finance Co. of Missouri, Inc.	2564 N. Highway 67	Florissant
Beneficial Finance Co. of Missouri, Inc.	12909V S. 71 Highway	Grandview
Beneficial Finance Co. of Missouri, Inc.	7433 N. Lindbergh Boulevard Elm Grove Shopping Center	Hazelwood
Beneficial Finance Co. of Missouri, Inc.	221 West Lexington Street	Independence

Beneficial Finance Co. of Missouri, Inc.	2219 C. Missouri Boulevard	Jefferson City
Beneficial Finance Co. of Missouri, Inc.	1224 Main Street	Joplin
Beneficial Finance Co. of Missouri, Inc.	1828 Swift Street, Suite 206	North Kansas City
Beneficial Finance Co. of Missouri, Inc.	737 Jefferson	Lebanon
Beneficial Finance Co. of Missouri, Inc.	Highway 291 and 152	Liberty
Beneficial Finance Co. of Missouri, Inc.	6635 A Raytown Road Raytown Centre	Raytown
Beneficial Finance Co. of Missouri, Inc.	10927 A St. Charles Rock Road Cypress Village Shopping Center	St. Ann
Beneficial Finance Co. of Missouri, Inc.	1177 Duchesne	St. Charles
Beneficial Finance Co. of Missouri, Inc.	3845 Frederick Avenue	St. Joseph
Beneficial Finance Co. of Missouri, Inc.	10015 Watson Road	St. Louis
Beneficial Finance Co. of Missouri, Inc.	7437 S. Lindbergh Boulevard	St. Louis
Beneficial Finance Co. of Missouri, Inc.	1530 S. Glenstone Avenue	Springfield
Beneficial Finance Co. of Missouri, Inc.	Spur Shopping Center, Route 2	Waynesville
Central Loan Company	118 W. Jackson	Mexico
Century Finance Company of Missouri	10654½ St. Charles Rock Road	St. Ann
Charter Finance Company	616 Broadway	Cape Girardeau
C.I.T. Financial Services, Inc	122 Manchester Road, Suite 2	Ballwin
C.I.T. Financial Services, Inc	Twin City Mall	Crystal City
C.I.T. Financial Services, Inc	1700 Missouri Boulevard	Jefferson City
C.I.T. Financial Services, Inc	Ruskin Heights Shopping Center 11130 Blue Ridge Extension	Kansas City
C.I.T. Financial Services, Inc	804 First Street	Kennett
C.I.T. Financial Services, Inc	2565 West Clay Street	St. Charles
C.I.T. Financial Services, Inc	1949 E. Sunshine, Suite 2-214	Springfield
Citicorp Acceptance Company, Inc	1299 Clayton Road West	Ballwin
Citicorp Person-to-Person Financial Center, Inc.	8800 E. 63rd Street	Raytown
Citicorp Person-to-Person Financial Center, Inc.	Woodcrest Center Building 12101 Woodcrest Executive Drive	St. Louis
Citizens Discount & Investment Corp	714 Broadway	Hannibal
City Finance Company	713 First Street	Kennett
Commercial Credit Plan, Inc	2100 I-70 Drive Southwest	Columbia
Commercial Credit Plan, Inc	9226 Watson Road	Crestwood
Commercial Credit Plan, Inc	13210 New Halls Ferry Road	Florissant
Commercial Credit Plan, Inc	8652 E. 63rd Street	Kansas City
Commercial Credit Plan, Inc	1718 S. Glenstone Avenue	Springfield
Confidential Loan & Investment Co., Inc.	820 N. Kingshighway	St. Louis
Equitable Life Leasing Corporation	12125 Woodcrest Executive Drive Suite 110	St. Louis

Farmington Investment Corporation	322 E. Karsch Boulevard	Farmington
FinanceAmerica Corporation of Missouri	2734 North Highway 67	Florissant
Finance One of Missouri, Inc	13926 Noland Court	Independence
Finance One of Missouri, Inc	1938 C S. Glenstone	Springfield
Financial Credit Acceptance Corporation	818 Olive, Room 637	St. Louis
Ford Motor Credit Company	514 Earth City Expressway Plaza 1 Building, Suite 315	Earth City
G.A.Y. Finance Company	9 Coffman Street	Flat River
GFC Corporation of Missouri	610-F Manchester Road	Ballwin
GFC Corporation of Missouri	11726 Manchester Road	Des Peres
GFC Corporation of Missouri	28 Western Plaza Shopping Center	Fenton
GFC Corporation of Missouri	510 N. Highway 67	Florissant
GFC Corporation of Missouri	1822 S. Noland Road	Independence
GFC Corporation of Missouri	6220 Raytown Trafficway	Raytown
GFC Corporation of Missouri	1414 S. Glenstone	Springfield
GFC Corporation of Missouri	10479 St. Charles Rock Road	St. Ann
GFC Corporation of Missouri	2537 W. Clay Avenue	St. Charles
GFC Corporation of Missouri	2311 N. Belt Highway	St. Joseph
GFC Corporation of Missouri	3655 S. Grand Boulevard	St. Louis
GFC Corporation of Missouri	4065 Union Road	St. Louis
Hannibal Finance Company	307 Broadway	Hannibal
Heritage Finance Company	2115 Parkway	St. Charles
Heritage Finance Company	Route 1, Box 35	Villa Ridge
Household Finance Corporation	9427-29 Gravois Road	Affton
Household Finance Corporation	White Oaks Plaza 823 S. 7 Highway	Blue Springs
Household Finance Corporation	3847 McKelvey Road Bridgeton Oaks Shopping Center	Bridgeton
Household Finance Corporation	111 Independence Street	Cape Girardeau
Household Finance Corporation	107 S. Providence	Columbia
Household Finance Corporation	868 Manchester Road Zayre Shopping Center	Ellisville
Household Finance Corporation	314 W. Main Street	Festus
Household Finance Corporation	No. 11 Paddock Hills Shopping Center	Florissant
Household Finance Corporation	12022 South 71 Highway Truman Corners Shopping Center	Grandview
Household Finance Corporation	7232 N. Lindbergh Road	Hazelwood
Household Finance Corporation	3611 Noland Road, Noland Road Plaza	Independence
Household Finance Corporation	501 E. 24 Highway	Independence
Household Finance Corporation	405 Main Street	Joplin

Household Finance Corporation	5510 Antioch Road Antioch Annex Shopping Center	Kansas City
Household Finance Corporation	116 N. Kirkwood Road	Kirkwood
Household Finance Corporation	200 N. Oldham Parkway Summit Shopping Center	Lee's Summit
Household Finance Corporation	822 South 291 Highway Liberty Shopping Center	Liberty
Household Finance Corporation	304 Sonderen Street East Side Plaza	O'Fallon
Household Finance Corporation	2533 Woodson Road	Overland
Household Finance Corporation	10028 E. 63rd Street	Raytown
Household Finance Corporation	1323 S. Belt Highway Belt Center	St. Joseph
Household Finance Corporation	3558 S. Grand	St. Louis
Household Finance Corporation	No. 9 Central City Shopping Center	St. Louis
Household Finance Corporation	5839 Chippewa Hampton Village Shopping Center	St. Louis
Household Finance Corporation	24 S. County Center Way	St. Louis
Household Finance Corporation	104 Jungerman Road Jungerman Building	St. Peters
Household Finance Corporation	2905-A W. Broadway	Sedalia
Household Finance Corporation	2700 S. Glenstone Brentwood Shopping Center	Springfield
Household Finance Corporation	Main Gate Shopping Center Ft. Wood Spur	Waynesville
J. H. Boyts Company	109 E. 10th Street	Kansas City
K & J Finance Company	311 S. Independence	Harrisonville
Kennett Finance, Inc	712 First Street	Kennett
Kentucky Finance Co., Inc., MO	301 S. Main Street	Boonville
Kentucky Finance Co., Inc., MO	31 N. Main Street	Cape Girardeau
Kentucky Finance Co., Inc., MO	Town & Country Shopping Center	Dexter
Kentucky Finance Co., Inc., MO	8 West 5th Street	Fulton
Kentucky Finance Co., Inc., MO	313 S. Carolina Street	Louisiana
Kentucky Finance Co., Inc., MO	73 S. Lafayette	Marshall
Kentucky Finance Co., Inc., MO	630 W. Jackson Street	Mexico
Kentucky Finance Co., Inc., MO	503 W. Reed Street	Moberly
Kentucky Finance Co., Inc., MO	1043-A Kingshighway	Rolla
King Service	818 Olive Street, Room 1174	St. Louis
Les Mason Insurance & Loans, Inc	208 Fifth Street	Monett
Lou Budke's Arrow Finance Company, Inc	3528 Hampton	St. Louis

MOTOR VEHICLE SALES REGISTRANTS IN MISSOURI ON JUNE 30, 1982

A.B.C Finance, Inc	11615 West Florissant Road	St. Louis
Associates Commercial Corporation	1427 Thomas Drive	Cape Girardeau
Associates Commercial Corporation	1810 Craig Street, Suite 125	St. Louis
Auto Finance Co	9677 Page Avenue	Creve Coeur
Borg-Warner Acceptance Corp	300 Brookes Drive, Suite 200 Trade Center Bldg.	Hazelwood
Borg-Warner Acceptance Corp	1065 Executive Parkway Mason Executive Bldg.	St. Louis
Borg-Warner Acceptance Corp	300 S. Jefferson, Ste. 314	Springfield
Chrysler Credit Corp	9229 Ward Parkway	Kansas City
Chrysler Credit Corp	12115 Lackland Road	St. Louis
Chrysler Credit Corp	1650 E. Battlefield	Springfield
C.I.T. Corporation	1101 Walnut Street	Kansas City
C.I.T. Corporation	1015 Locust Street	St. Louis
C.I.T. Financial Services Corp	9233 Ward Parkway	Kansas City
D & D Investment Company	7501 Manchester	Maplewood
Elbert Acceptance Co	1201 E. Fifth Street	Washington
Equity Premium Finance Co	905 Walnut	Blue Springs
Financial Service Company	2649 Hampton	St. Louis
Ford Motor Credit Company	2851 Independence	Cape Girardeau
Ford Motor Credit Company	915 J Southwest Blvd	Jefferson City
Ford Motor Credit Company	9221 Ward Parkway	Kansas City
Ford Motor Credit Company	500 Northwest Plaza	St. Ann
Ford Motor Credit Company	2135 E. Sunshine	Springfield
GMAC	3452 McKelvey Road	Bridgeton
GMAC	318 Jackson Street	Jefferson City
GMAC	9215 Ward Parkway	Kansas City
GMAC	1901 Westwood Blvd	Poplar Bluff
GMAC	8961 Page Blvd	St. Louis
GMAC	3811 S. Campbell Avenue	Springfield
GMAC	3637 S. Geyer Road	Sunset Hills
J & E Finance	4051 Gravois	St. Louis
Merit Finance Corporation	11333 Natural Bridge Road	Bridgeton
MKN Associates, Inc	1050 Home Savings Bldg 1006 Grand Avenue	Kansas City

Robert Crouse Co. Inc	3rd & Nebraska Streets	Mound City
Ronchetti Acceptance Corporation	2008 N. Belt	St. Joseph
Tri-County Loan, Inc	Buffalo & N. Park Street	Sullivan
Westinghouse Credit Corporation	9201 Ward Parkway	Kansas City
Witch Leasing, Inc	2 Springfield Road	Sullivan

Out of State Registrants

Associates Commercial Corporation	10870 Benson Drive	Overland Park, KS
Associates Financial Services Co., Inc	2655 Villa Creek Drive	Dallas, TX
Foremost Financial Services Corporation	5800 Foremost Drive, S.E	Grand Rapids, MI
General Electric Credit Corporation	400 S. County Road #18, Ste. 450	Minneapolis, MN
GMAC	326 N. Sixth Street	Blytheville, AR

FINANCING INSTITUTION REGISTRANTS IN MISSOURI ON JUNE 30, 1982

Agmo Corporation	201 S. 7th Street	Columbia
Allis Chalmers Credit Corp.	12401 E. 43rd Street, Ste. 201	Independence
American Home Financial Services, Inc.	1812 Commerce Tower, 911 Main	Kansas City
Appliance Buyers Credit Corporation	11522 Rock Island Industrial Ct. Box 1459	Maryland Heights
Appliance Buyers Credit Corporation	3055 E. Division, Glenstone Station	Springfield
Borg-Warner Acceptance Corp.	300 Brookes Drive, Ste. 200 Trade Center Bldg.	Hazelwood
Borg-Warner Acceptance Corp.	3675 S. Noland Road, Ste. 101	Independence
Borg-Warner Acceptance Corp.	1065 Executive Parkway	St. Louis
Borg-Warner Acceptance Corp.	300 S. Jefferson	Springfield
Buyer's Finance Company	213 ½ Georgia Street	Louisiana
Chrysler Credit Corporation	9229 Ward Parkway	Kansas City
Chrysler Credit Corporation	12115 Lackland Road	St. Louis
Chrysler Credit Corporation	1650 East Battlefield	Springfield
Commercial Credit Equipment Corp.	12760 E. 40 Hwy.	Independence
Consumer Acceptance Company	9677 Page	Creve Coeur
Credit Acceptance Finance, Inc.	11676 Concord Village Avenue	St. Louis
Credit Service & Leasing Corp.	6154 Madison	Berkeley
Dealers Acceptance Corp.	7020 Clayton Road	St. Louis
D. L. Cole & Associates d/b/a Mid-America Investment Co.	10278 Page Blvd.	Overland
General Electric Credit Corp.	9229 Ward Parkway, Ste. 224	Kansas City
Hallmark Credit Corp.	2501 Grand	Kansas City
I.F.C., Inc.	11026 E. 23rd Street	Independence
J. I. Case Company	9221 Ward Parkway	Kansas City
John Deere Co.	3210 East 85th Street	Kansas City
Manchester Investment Co.	7244 Devonshire	St. Louis
Midco Credit Corporation	201 S. 7th Street	Columbia
Mobil Oil Credit Corp.	210 W. 10th Street	Kansas City
Universal Acceptance Plan	1615 Woodrail Avenue	Columbia
Westinghouse Credit Corp.	9201 Ward Parkway	Kansas City
Wetterau Finance Co.	8920 Pershall Road	Hazelwood

Out of State Registrants

AgriStor Credit Corporation	250 Bishops Way	Brookfield, WI
Fiat Credit Corporation	2333 Waukegan Road	Bannockburn, IL
FinanceAmerica Credit Corp	3102 South 24th Street	Kansas City, KS
International Harvester Credit Corp	3200 Harvester Road	Kansas City, KS
Litton Industries Credit Corp	477 W. Wrightwood Avenue	Elmhurst, IL
Northwest Acceptance Corp	1001 S. W. Fifth Avenue, Ste. 2100	Portland, OR
Sperry Financial Corp	1290 Avenue of the Americas	New York, NY

ABSTRACT OF REPORTS OF CONDITION OF REGISTERED CONSUMER CREDIT LENDERS AS OF THE CLOSE OF BUSINESS ON DECEMBER 31, 1980 AND DECEMBER 31, 1981

TOTAL MISSOURI BUSINESS

	365 OFFICES DECEMBER 31, 1980	309 OFFICES DECEMBER 31, 1981
Net Receivables	$ 404,052,876	$ 356,878,096
Total Assets	436,139,412	385,002,802
Charges Collected and/or Earned	$ 77,903,497	$ 73,110,003
Insurance Income	3,575,669	3,051,976
Other Income	3,815,744	4,326,816
Total Operating Income	85,294,910	80,488,795
Operating Expenses (Incl. Inc. Taxes)	$ 46,181,061	$ 40,307,490
Interest Paid on Borrowed Funds	45,279,974	46,380,720
Total Expenses	91,461,035	86,688,210
Net Earnings	$ (6,166,125)	$ (6,199,415)

PORTION ATTRIBUTABLE TO INSTALLMENT LOAN BUSINESS

	DECEMBER 31, 1980	DECEMBER 31, 1981
Net Receivables	$ 272,522,248	$ 225,849,903
Total Assets	287,170,803	239,021,866
Charges Collected and/or Earned	$ 55,907,819	$ 48,547,268
Insurance Income	2,775,612	2,292,447
Other Income	1,987,979	2,428,672
Total Operating Income	60,671,410	53,268,387
Operating Expenses (Incl. Inc. Taxes)	$ 33,927,897	$ 28,255,417
Interest Paid on Borrowed Funds	31,212,023	30,890,692
Total Expenses	65,139,920	59,146,109
Net Earnings	$ (4,468,510)	$ (5,877,722)

Midwest Acceptance Corporation	955 N. Highway 67	Florissant
Midwest Acceptance Corporation	11766 Lusher Road	St. Louis
Midwest Acceptance Corporation	3300 So. Kingshighway	St. Louis
Midwest Acceptance Corporation	1190 Manchester Road	Ellisville
Midwest Acceptance Corporation	9000 West Florissant Avenue	Jennings
Midwest Acceptance Corporation	9001 W. Florissant	St. Louis
Midwest Acceptance Corporation	9601 St. Charles Rock Road	St. Louis
Midwest Acceptance Corporation	3600 Lemay Ferry Road	St. Louis
Midwest Acceptance Corporation	10805 St. Charles Rock Road	St. Ann
Midwest Acceptance Corporation	10340 Manchester Road	Kirkwood
Midwest Acceptance Corporation	9990 W. Florissant	Dellwood
Midwest Acceptance Corporation	4030 N. Service Road	St. Charles
Midwest Acceptance Corporation	3705 Lemay Ferry Road	St. Louis
Midwest Acceptance Corporation	2244 S. Kingshighway	St. Louis
Missouri Farm Bureau Finance Company	701 South Country Club Drive	Jefferson City
Modern Finance Co	9677 Page Avenue	St. Louis
The Morris Plan Company of St. Joseph	502 Francis Street	St. Joseph
North American Acceptance Corporation	155 North Main Street	St. Clair
Ozark Loan Co. Inc	Box 218	Gainesville
Perry Investment Co., Inc	1500 N. Garth	Columbia
Personal Finance Co., Inc	301 Main Street	Boonville
Personal Finance Co., Inc	31 N. Main Street	Cape Girardeau
Personal Finance Co., Inc	Town & Country Shpg. Ctr	Dexter
Personal Finance Co., Inc	8 West 5th Street	Fulton
Personal Finance Co., Inc	313 S. Carolina Drive	Louisiana
Personal Finance Co., Inc	73 South Lafayette	Marshall
Personal Finance Co., Inc	630 W. Jackson Street	Mexico
Personal Finance Co., Inc	400 Reed Street	Moberly
Personal Finance Co., Inc	1037 Kingshighway	Rolla
Pioneer Financial Services of Missouri, Inc.	1736 E. Sunshine, Suite 205	Springfield
Pioneer Financial Services of Missouri, Inc.	4233 Roanoke Road, Suite A	Kansas City
Premco, Inc	111 West Port Plaza, Suite 800	St. Louis
REN Financial Services, Inc	1715 Baltimore	Kansas City
Security Loan & Finance Company Inc	103 West Franklin	Clinton
Security Pacific Finance Corporation	Blue Ridge Towers, Suite 934 4240 Blue Ridge Blvd.	Kansas City

Service Loan & Finance Co	213 First Capital Plaza	St. Charles
Shelter Financial Services, Inc	1817 West Broadway	Columbia
Shelter Financial Services, Inc	477 No. Lindbergh Blvd	Creve Coeur
Shelter Financial Services, Inc	7003 Blue Ridge Blvd	Raytown
Silvey Corporation, Finance Division	3301 West Broadway	Columbia
Sterling Finance Company	2649 Hampton Avenue	St. Louis
Thomas Finance Co., Inc	275 Lemay Ferry Road	St. Louis
Transamerica Financial Services	9578 Watson Road	Crestwood
Transamerica Financial Services	2572 Highway 67	Florissant
Transamerica Financial Services	4205 South Hocker Drive	Independence
Transamerica Financial Services	10503 St. Charles Rock Road	St. Ann
Transamerica Financial Services	1394 South Fifth Street	St. Charles
Transamerica Financial Services	4477 Lemay Ferry Road	St. Louis
Union Electric Company	P. O. Box 149	St. Louis
USLIFE Credit Corporation	503 St. Louis Avenue	Springfield
USLIFE Credit Corporation	127 East Malone	Sikeston
USLIFE Credit Corporation	811 Pine	Poplar Bluff
USLIFE Credit Corporation	129 North Main Street	Nevada
USLIFE Credit Corporation	218 W. Reed Street	Moberly
Webster County Finance, Inc	101 N. Clay	Marshfield
Western States Finance Co	1023 E. 75th	Kansas City
World Finance Company	1415 So. Big Bend Blvd	St. Louis
John N. Zeikle & Co	1923 Main	Higginsville

Out of State Registrants

Cimarron Finance Company, Inc	101 N. Main	Cimarron, KS
Percy Wilson Mortgage and Finance Corp	221 North LaSalle Street	Chicago, IL
The Tuition Plan of New Hampshire, Inc	Donovan Street Extension	Concord, NH

Mid South Finance Company	616 Broadway	Cape Girardeau
Midwest Acceptance Corporation	12750 St. Charles Rock Road	Bridgeton
Midwest Acceptance Corporation	1370 Manchester	Ellisville
Midwest Acceptance Corporation	955 N. Highway 67	Florissant
Midwest Acceptance Corporation	9000 West Florissant Avenue	Jennings
Midwest Acceptance Corporation	10805 St. Charles Rock Road	St. Ann
Midwest Acceptance Corporation	10906 St. Charles Rock Road	St. Ann
Midwest Acceptance Corporation	3600 Lemay Ferry Road	St. Louis
Midwest Acceptance Corporation	9601 St. Charles Rock Road	St. Louis
Midwest Acceptance Corporation	9001 W. Florissant	St. Louis
Midwest Acceptance Corporation	12080 Lusher Road	St. Louis
Midwest Acceptance Corporation	10250 W. Florissant	St. Louis
Midwest Acceptance Corporation	3300 So. Kingshighway	St. Louis
Midwest Acceptance Corporation	9291 W. Florissant	St. Louis
Midwest Acceptance Corporation	5900 Hampton Avenue	St. Louis
Missouri Farm Bureau Finance Company	701 South Country Club Drive	Jefferson City
Modern Finance Co., A Corporation	9677 Page Avenue	St. Louis
The Morris Plan Company of St. Joseph	502 Francis Street	St. Joseph
Norwest Financial Missouri, Inc	221 Arnold Crossroads	Arnold
Norwest Financial Missouri, Inc	10019 Watson Road	Crestwood
Norwest Financial Missouri, Inc	11756 Manchester	Des Peres
Norwest Financial Missouri, Inc	1020 Manchester, Suite 102	Ellisville
Norwest Financial Missouri, Inc	123 Florissant Oaks Center	Florissant
Norwest Financial Missouri, Inc	6575 N. Oak Trafficway	Gladstone
Norwest Financial Missouri, Inc	4356 S. Noland Road	Independence
Norwest Financial Missouri, Inc	Northpark Mall, Suite B2-17	Joplin
Norwest Financial Missouri, Inc	1828 Swift Avenue, Suite 104	North Kansas City
Norwest Financial Missouri, Inc	811 Pine	Poplar Bluff
Norwest Financial Missouri, Inc	8913 E. Highway 350	Raytown
Norwest Financial Missouri, Inc	127 E. Malone	Sikeston
Norwest Financial Missouri, Inc	2724 S. Glenstone	Springfield
Norwest Financial Missouri, Inc	10206 St. Charles Rock Road	St. Ann
Norwest Financial Missouri, Inc	1358 S. Fifth Street	St. Charles
Norwest Financial Missouri, Inc	501 Francis Street	St. Joseph
Ozark Loan Co. Inc	Box 218	Gainesville
Pioneer Financial Services of Missouri, Inc.	1736 E. Sunshine, Suite 205	Springfield
Premco, Inc	111 West Port Plaza, Suite 800	St. Louis
Richeda-Brace Family Dental Associates, Inc.	420 N. New Ballas Road	Creve Coeur

Security Loan & Finance Company	103 W. Franklin Street	Clinton
Security Pacific Finance Corporation	3600 S. Noland Road	Independence
Security Pacific Finance Corporation	13975 Manchester Road, Suite 8	St. Louis
Security Pacific Finance Corporation	4200 N. Cloverleaf Drive, Suite F	St. Louis
Security Pacific Finance Corporation	77 Port Plaza, Suite 406	St. Louis
Service Loan & Finance Company	213 First Capitol Plaza	St. Charles
Shelter Financial Services, Inc	1817 W. Broadway	Columbia
Shelter Financial Services, Inc	477 No. Lindbergh Boulevard	Creve Coeur
Shelter Financial Services, Inc	7003 Blue Ridge Boulevard	Raytown
Silvey Corporation, Finance Division	3301 W. Broadway	Columbia
Southern Acceptance Corporation, Inc	1020 Ste. Genevieve Avenue	Farmington
Sterling Finance Company	2649 Hampton Avenue	St. Louis
Thomas Finance Company, Inc	275 Lemay Ferry Road	St. Louis
Transamerica Financial Services	9578 Watson Road	Crestwood
Transamerica Financial Services	2572 Highway 67	Florissant
Transamerica Financial Services	4205 S. Hocker Drive	Independence
Transamerica Financial Services	10503 St. Charles Rock Road	St. Ann
Transamerica Financial Services	1053 Cave Springs Road	St. Charles
Transamerica Financial Services	4477 Lemay Ferry Road	St. Louis
Tri-State Financial	42 Worthington	Maryland Heights
Union Electric Company	1901 Gratiot Street	St. Louis
Webster County Finance, Inc	101 N. Clay	Marshfield
Western States Finance Company	1023 E. 75th	Kansas City
World Finance Company	1415 S. Big Bend Boulevard	St. Louis
John N. Zeikle & Company	1923 Main	Higginsville

Out of State Registrants

Alpha Credit Corporation	3625 N. Sheridan Road	Peoria, IL
American Interinsurance Service, Inc	4720 Kingsway Drive	Indianapolis, IN
Cimarron Finance Company, Inc	101 N. Main	Cimarron, KS
JK Financial Services, Inc	2808 Fairmount	Dallas, TX
Ranger Insurance Managers, Inc. d/b/a RIFCO	5333 Westheimer	Houston, TX
Treaty House LTD. d/b/a "Mr. Budget"	3169 Holcomb Bridge Road	Norcross, GA
The Tuition Plan of New Hampshire, Inc	Donovan Street Extension	Concord, NH

MOTOR VEHICLE SALES REGISTRANTS IN MISSOURI ON JUNE 30, 1984

Allstate Enterprises, Inc	7302 Raytown Road	Raytown
AM Credit Corporation	10401 Holmes Avenue, Suite 200	Kansas City
AM Credit Corporation	12115 Lackland Road, Suite 290	St. Louis
AM Credit Corporation	1650 E. Battlefield	Springfield
Associates Commercial Corporation	1427 Thomas Drive	Cape Girardeau
Associates Commercial Corporation	1810 Craig Street, Suite 125	St. Louis
Auto Finance Company	9677 Page Avenue	Creve Coeur
Borg-Warner Acceptance Corporation	4443 N. Highway 67	Florissant
Borg-Warner Acceptance Corporation	1065 Executive Parkway Mason Executive Building	St. Louis
Borg-Warner Acceptance Corporation	300 S. Jefferson, Suite 314	Springfield
Borg-Warner Acceptance Corporation	3555 Sunset Office Drive	Sunset Hills
Chrysler Credit Corporation	10401 Holmes Avenue, Suite 200	Kansas City
Chrysler Credit Corporation	12115 Lackland Road	St. Louis
Chrysler Credit Corporation	1650 E. Battlefield	Springfield
C.I.T. Corporation	1101 Walnut Street	Kansas City
C.I.T. Corporation	1015 Locust Street	St. Louis
Citicorp Acceptance Company, Inc	1299 Clayton Road West	Ballwin
D & D Investment Company	7501 Manchester	Maplewood
Elbert Acceptance Company	1201 E. Fifth Street	Washington
Equity Premium Finance Company	905 Walnut	Blue Springs
Financial Service Company	2649 Hampton Avenue	St. Louis
Ford Motor Credit Company	2851 Independence	Cape Girardeau
Ford Motor Credit Company	4203 Earth City Exwy., Suite 210	Earth City
Ford Motor Credit Company	915 J. Southwest Boulevard	Jefferson City
Ford Motor Credit Company	2135 E. Sunshine	Springfield
General Finance Company, Inc	Route 2, Highway 50 East	Warrensburg
GMAC	3452 McKelvey Road	Bridgeton
GMAC	1735 Southwest Boulevard	Jefferson City
GMAC	1310 E. 104th, Suite 100	Kansas City
GMAC	10199 Woodfield Lane	St. Louis
GMAC	3811 S. Campbell Avenue	Springfield
GMAC	3637 S. Geyer Road	Sunset Hills
Green Tree Acceptance, Inc	502 Earth City Expressway, Suite 207	Earth City
J & E Finance	4051 Gravois	St. Louis
J.C.I.C., Inc	8025 Maryland Avenue	Clayton
MBP Finance, Inc	319 N. 4th Street	St. Louis
McKay Car Leasing & Finance Inc	905 Stadium	Jefferson City
Merit Finance Corporation	320 Brookes Drive	Hazelwood

MKN Associates, Inc	1050 Home Savings Building 1006 Grand Avenue	Kansas City
North American Acceptance Corporation	155 N. Main Street	St. Clair
REN Financial Services, Inc	1715 Baltimore	Kansas City
Ride Away Credit, Inc	7030 Troost	Kansas City
Robert Crouse Company, Inc	3rd & Nebraska Streets	Mound City
Ronchetti Acceptance Corporation	2008 N. Belt	St. Joseph
Tri-County Loan, Inc	Buffalo & N. Park Street	Sullivan
VW Credit, Inc	10401 Holmes Avenue, Suite 200	Kansas City
VW Credit, Inc	12115 Lackland Road, Suite 290	St. Louis
VW Credit, Inc	1650 E. Battlefield	Springfield
Westinghouse Credit Corporation	9201 Ward Parkway	Kansas City
Witch Leasing, Inc	E. Springfield Road	Sullivan

Out of State Registrants

Associates Commercial Corporation	10870 Benson Drive	Overland Park, KS
Barclays American/Financial of Kentucky, Inc.	405 Broadway	Paducah, KY
C.I.T. Financial Services Corporation	4370 W. 109th Street, Suite 270	Overland Park, KS
Citicorp Acceptance Company, Inc	4370 W. 109th Street, Suite 300	Overland Park, KS
Foremost Financial Services Corporation	5800 Foremost Drive. S.E	Grand Rapids, MI
General Electric Credit Corporation	4370 Malsbury Road	Cincinnati, OH
GMAC	326 N. Sixth Street	Blytheville, AR
Litton Industries Credit Corporation	477 West Wrightwood Avenue	Elmhurst, IL
Lyons Capital Resources, Inc	4700 Ashwood Drive	Cincinnati, OH
Manufacturers Hanover Financial Services of Kansas, Inc.	6500 W. 95th Street	Overland Park, KS
Toyota Motor Credit Corporation 11100 Ash, Suite 104	Three Fountain Plaza	Leawood, KS
Trailmobile Finance Company	200 E. Randolph Drive	Chicago, IL

ABSTRACT OF REPORTS OF CONDITION OF REGISTERED CONSUMER CREDIT LENDERS AS OF THE CLOSE OF BUSINESS ON DECEMBER 31, 1982 AND DECEMBER 31, 1983

TOTAL MISSOURI BUSINESS

	258 OFFICES DECEMBER 31, 1982	241 OFFICES * DECEMBER 31, 1983
Net Receivables........................	$ 345,558,384	$ 398,415,891
Total Assets...........................	367,421,868	426,464,976
Charges Collected and/or Earned........	$ 69,007,903	$ 80,500,575
Insurance Income.......................	1,916,813	2,480,528
Other Income...........................	4,479,065	5,931,055
Total Operating Income.................	75,403,781	88,912,158
Operating Expenses (Incl. Inc. Taxes)..	$ 38,704,124	$ 45,860,696
Interest Paid on Borrowed Funds........	36,151,685	36,222,395
Total Expenses.........................	74,855,809	82,083,091
Net Earnings...........................	$ 547,972	$ 6,829,067

PORTION ATTRIBUTABLE TO INSTALLMENT LOAN BUSINESS

	DECEMBER 31, 1982	DECEMBER 31, 1983
Net Receivables........................	$ 148,421,817	$ 183,485,992
Total Assets...........................	156,661,327	193,940,358
Charges Collected and/or Earned........	$ 30,700,822	$ 39,339,364
Insurance Income.......................	1,452,838	1,851,480
Other Income...........................	2,561,796	4,629,049
Total Operating Income.................	34,715,456	45,819,893
Operating Expenses (Incl. Inc. Taxes)..	$ 21,219,387	$ 26,879,450
Interest Paid on Borrowed Funds........	14,449,421	16,605,288
Total Expenses.........................	35,668,808	43,484,738
Net Earnings...........................	$ (953,352)	$ 2,335,155

* Does not include 1 licensee which reported no consumer loan activity.

FINANCING INSTITUTION REGISTRANTS IN MISSOURI ON JUNE 30, 1984

Agmo Corporation	201 S. 7th Street	Columbia
Allis Chalmers Credit Corporation	12401 E. 43rd Street, Suite 201	Independence
AM Credit Corporation	Suite 290, 12115 Lackland Road	St. Louis
AM Credit Corporation	10401 Holmes Avenue, Suite 200	Kansas City
AM Credit Corporation	1650 E. Battlefield	Springfield
American Finance Company	253 Turf Court	Webster Groves
American Home Financial Services, Inc	1812 Commerce Tower 911 Main Street	Kansas City
Auto Finance Company	9677 Page Avenue	Overland
Buyer's Finance Company	213 ½ Georgia Street	Louisiana
Chrysler Credit Corporation	10401 Holmes Avenue, Suite 200	Kansas City
Chrysler Credit Corporation	1650 E. Battlefield	Springfield
Chrysler Credit Corporation	12115 Lackland Road, Suite 290	St. Louis
Commercial Credit Equipment Corporation	12760 E. 40 Highway	Independence
Credit Acceptance Finance Inc	11676 Concord Village Avenue	St. Louis
Dealers Acceptance Corporation	7020 Clayton Road	St. Louis
Empire Rental and Leasing Company	209 Plaza Towers	Springfield
Hallmark Credit Corporation	2501 McGee Trafficway	Kansas City
I.F.C., Inc	11026 E. 23rd Street	Independence
JAS Investments	Route 4, Box 420	Rogersville
J. I. Case Credit Corporation	9200 Ward Parkway, Suite 155	Kansas City
John Deere Company	3210 E. 85th Street	Kansas City
Manchester Investment Company	3144 Morganford	St. Louis
Mid-America Investment Company	10278 Page Boulevard	St. Louis
Midco Credit Corporation	201 S. 7th Street	Columbia
Mobil Oil Credit Corporation	210 W. 10th Street	Kansas City
Select Premium Finance Company	6034 E. 129th	Grandview
The Dartmouth Plan, Inc	314 N. Broadway	St. Louis
Twentieth Century Financial Corporation	One West Armour Boulevard	Kansas City
Universal Acceptance Plan	1800 Woodrail Avenue	Columbia
U.S.P., Inc	209 Plaza Towers	Springfield
VW Credit, Inc	10401 Holmes Avenue, Suite 200	Kansas City
VW Credit, Inc	12115 Lackland Road, Suite 290	St. Louis
VW Credit, Inc	1650 E. Battlefield	Springfield
Westinghouse Credit Corporation	9201 Ward Parkway	Kansas City
Wetterau Finance Company	8920 Pershall Road	Hazelwood
Whirlpool Acceptance Corporation	11522 Rock Island Court	Maryland Heights
Whirlpool Acceptance Corporation	3055 E. Division	Springfield
Norwest Modern Home Capital, Inc	314 North Broadway	St. Louis

Out of State Registrants

AgriStor Credit Corporation................250 Bishops Way......................Brookfield, WI
Colwell Mortgage Corporation...............5177 Richmond, Suite 1100............Houston, TX
Colonial Financial Service Inc.............3125 Independence Drive..............Birmingham, AL
Deutsche Credit Corporation................2333 Waukegan Road...................Deerfield, IL
FinanceAmerica Credit Corporation..........Three Fountain Plaza.................Leawood, KS
1110 Ash, Suite 104
International Harvester Credit Corp........3200 Harvester Road..................Kansas City, KS
Limited Credit Card Services, Inc..........2300 Southeastern Avenue.............Indianapolis, IN
Manufacturers Hanover Financial Services...6500 W. 95th Street..................Overland Park, KS
of Kansas, Inc.
Northwest Acceptance Corporation...........1001 S. W. Fifth Avenue, Suite 2100...Portland, OR